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THE FRONT PAGE

THE evident necessity for either reconstituting or abandoning the League of Nations means an equally evident necessity for redetermining, or perhaps we should merely say determining, the nature of the position of Canada in relation to the external world. The old League was constituted at a moment of the world's history when there was a genuine and widespread faith that military action might be regarded as almost a thing of the past; that the War to End War had actually more or less ended war; and that in future, economic and moral sanctions, plus a reserve power of almost unanimous military action against an aggressor (action which because of its overwhelming strength would hardly ever have to be taken), would keep the world in order and preserve the status quo from forcible disturbance. At such a moment, the question of the exact degree of autonomy that might be possessed by the Overseas Dominions of the British Empire in relation to peace or war appeared unimportant; they were unquestionably autonomous in relation to economic sanctions, and that was enough to entitle them to membership in the League.

The new League, if there is to be one, will clearly have to be constructed on a less optimistic basis, and will have to keep military action in view as a regrettable but ever possible necessity. And in this situation, the question of the military autonomy of the Dominions will have to be faced a little more realistically than heretofore. If Canada is automatically at war, without decision of her own, when Great Britain is at war, there does not seem to be much point about her independent representation in a League of Nations in which military action is an important engine of collective policy. If on the other hand Canada proposes to reserve her own right of decision on war and peace (which does not of course remove the fact that the attitude of Great Britain would almost always be of overwhelming importance in determining that decision), then membership in the same League and with the same, or much the same, commitments as Great Britain becomes not only a natural and proper responsibility, but a valuable means of ensuring that British and Canadian foreign policies will march step by step in the same direction.

"PRAIRIE SUNSET", a camera study by C. H. Niles, Saskatoon, Sask.

U. S. AND THE CRISIS

BUT the whole future of international collectivism, and with it much of the future of the internal relationships within the British Empire, depends today upon the decision of the United States. The American Republic can by adhesion put new life into the collectivist system, or it can by abstention reduce it to a matter of regional pacts, with no general guarantees and no compelling moral force. The collectivist system can stand—or can be stood up again—if the United States will admit an interest in, and accept some responsibility for, Europe and Asia; it must fall if the United States continues to deny any interest in anything except the Americas and to maintain that the Americas are an area in which nobody else should take any interest.

For the unity of the British Empire, it is clear that the League, or whatever collectivist organization may replace it, is vastly the better alternative. For under the system of regional pacts the Dominions must inevitably gravitate into regional associations with highly diverse policies and conflicting interests. Great Britain in such a system becomes more of a Western European power, and less the leader and inspiration of a world-flung Commonwealth of Nations. Canada becomes more of a North American nation, and Australia more of a Pacific nation, and both will tend to rid themselves of any concern about what goes on in areas remote from their region. The League, or something like it, is the only thing that can in the long run give coherence and unity to the policies of half-a-dozen widely separated and differently circumstanced British nations—unless of course we regard as still possible the restoration of the old type of Empire unified by a strong central authority controlling the military and strategic resources of all the members.

We do not see why the discussion of this new and very immediate problem should not be permitted as freely at Ottawa as in the Toronto branch of the League of Nations Society. We do not know that much could be done about it there. Canada has but a minor part in the chorus of the opera now being presented upon the international stage, and the action must for the moment be carried on by the chief principals of the cast. But it would be interesting to know what part we are going to sing when we do sing.

TRUSTING THE IRRESPONSIBLE

EVERY few weeks brings fresh evidence both of the widespread extent and of the danger of the practice of depositing considerable sums of money or large blocks of securities in the hands of individuals who are under no kind of supervision and cannot be checked up as to the manner in which they are fulfilling their trust. Lawyers are for obvious reasons the persons most usually selected for this display of confidence, and we have no desire to suggest that in the vast majority of cases the confidence is not entirely well placed. But the fact remains that in a not inconsiderable number of cases the confidence of the clients is ultimately proved to have been very ill-placed indeed, and the result is financial loss to the client, and personal disaster which is even more serious than financial loss to the unfortunate trustee.

In these days when every branch bank in the country will rent drawer space in its vaults for three or four dollars a year, and when every town of any size has a branch or agency of a trust company, chartered and inspected by governmental authorities for the carrying on of the business of managing the estates of clients, it is almost incomprehensible that so many people should continue to prefer to leave their affairs and their possessions in the hands of irresponsible and uninspected parties. The private banker has almost disappeared in Canada before the forward march of the chartered banks; but the private trustee continues to function, not only in cases where the services of a trustee are really needed, but in innumerable cases where nothing but the storage of securities is involved and it would be infinitely better for the owner to look after them himself. It is our firm conviction that neither money nor negotiable securities of any substantial value should be entrusted, except for a short and definite period, to any recipient upon grounds of personal friendship and confidence alone. If the recipient is engaged in any speculative transactions whatever—and in these days there are few business transactions that are not speculative,—the temptation to make a supposedly temporary use of the trust funds or securities to cover up a weakness in one's own financial position is very great, and when once that practice is begun it almost invariably leads to disaster.

MURDER AND INSANITY

THE O'Donnell confession, which at the time of writing appears to be authentic although not yet officially admitted, affords one more evidence of the serious inability of law and police practice to keep up with the progress of science. Psychologists are pretty well agreed that certain unfortunate individuals are from time to time afflicted with abnormal sexual impulses which are practically uncontrollable. Liability to these impulses certainly does not constitute insanity. On the other hand it is amply evident that the individual who is liable to them should never, from the moment when he gives the first outward indication of his tendencies, be permitted to continue in freedom except after whatever surgical or psychopathic treatment may be necessary to insure his future harmlessness. The tragedy of the O'Donnell case seems to us to lie much less in the execution of the unfortunate man himself, since life can have but little real value to one thus afflicted, than in the fact that the nature of his case was not recognized at any of his earlier contacts with the police, and he was thus permitted to go free and ultimately to inflict a horrible death upon another victim.

It seems likely that society will ultimately come to the conclusion that conviction for any form of sexual aberration must in all cases be followed by the most exhaustive psychological investigation of the individual concerned. Neither the police nor the courts are competent to deal with this class of case without competent scientific assistance.

THE EMDEN'S VISIT

THE first visit of a German warship to Canada since the establishment of the dictatorship of the National Socialist party in Germany has passed off without serious incident, and we imagine that the great majority of Canadians are inclined to heave a sigh of relief. That there is a minority which would have liked to see an incident we have no doubt, but we fancy that it is small.

It is in these days more than ever necessary, although unfortunately more than ever difficult, to distinguish between the nation, which is permanent, and the régime, which may be decidedly evanescent. The military and naval forces of Germany carry the swastika ensign and salute the portrait of the Fuehrer. But they are the same military and naval forces, and their traditions are the same traditions, as they were before the National Socialist party rose to power, and even before the Weimar Constitution; and they will be the same forces with the same traditions long after Herr Hitler has paid whatever debt he owes to nature. They are the forces of Germany, not of the Nazi party.

We may disapprove intensely of many of the things which the German people are being persuaded or bullied into doing at the present time. It is highly desirable that we should make our disapproval known, for the sake of those in Germany itself who now disapprove and who will actively oppose these things as soon as it is safe to do so. But nothing would have been gained by conveying that disapproval by means of an insult to the German people through their naval representatives.

The adoption by Germany of the swastika as a national emblem has quite naturally been the cause of bitter annoyance to those races to whom that sign has in recent years been a token of insult. We are by no means sure, however, that in the long run it will not do these races more good than harm. The swastika has in recent years been entirely associated

(Continued on Page Three)

THE PASSING SHOW

BY HAL FRANK

CANADA'S lack of a foreign policy is quite consistent. She has no domestic policy either.

•

Germans corner transatlantic aviation with the Hindenburg.—Newspaper item. It's in the bag, eh?

•

It seems fairly assured that President Roosevelt will be returned to power at the next election but with his left wings clipped.

•

It is not so much a question whether Canada will keep out of the next war as whether the next war will keep out of Canada.

•

Sun spots have been interfering with radio reception. Another critic?

•

It is easier to tell the unemployed in Europe. They all wear uniforms.

•

There may be good-looking men in the House of Commons but Hansard is as Hansard does.

•

But if we wipe out illiteracy, it's going to take a lot of fun out of parliamentary debate.

And then there was the absent-minded girl who refused an invitation to a nudist party because she hadn't a thing to wear.

•

A correspondent wants to know why the Germans named their new gas bag Hindenburg instead of Hitler.

•

Still, the Radio Commission never put on a program as puerile and dull as that put on by the investigating committee.

•

The latest work of fiction: the return of prosperity.

•

The latest triumph of French cooking: Blum pudding.

•

Still, European nations play fair with one another to this extent: every one gets his turn at a crisis.

•

Esther says she'll travel to Europe by steamship, thank you. She says you can't work up a flirtation in two days.

THEY NEVER WERE SEVEN

BY LUCY VAN GOGH

SOME years ago, in an irreverent moment, I permitted myself the observation that painting in Canada was divided into the Group of Seven and the Group of Hate. Today things are changed. There is now no Group of Hate, and the Group of Seven is nothing but a historical term.

There never really were seven anyhow, for Frank Johnston promptly perceived that his objectives were not those of the other six. And it was six years before Casson took the vacant chair, or easel, or whatever you may like to call it; and most of this time Varley was away off in British Columbia, and largely occupied in the painting of portraits (very fine portraits), a business for which the rest of the Group had little enthusiasm. It cannot be said that Varley was not a Grouper, for his "Georgian Bay" is pure Group, plus a special quality of flashing light which the others lacked; but he did not work at Grouping twenty-four hours a day, and his own private campaign was along different lines. Then, more than ten years after the foundation, Holgate and FitzGerald joined, and MacDonald died. They were never really able to say "We are Seven" except in a purely Wordsworthian sense. In '33 when they un-Grouped themselves they were eight, but the two newest members were stepsons rather than full blood relations. Holgate is in all probability a greater painter than any of them, for he can paint the pure human form with absolute nobility, which none of the rest can do except, to a more limited extent, Varley. And FitzGerald, while a distinguished draftsman, has not yet shown the insight into specifically Laurentian landscape forms which is the Group's uniting characteristic.

TO SEE the two hundred works of these nine men which the National Gallery has gathered into a Retrospective Exhibition now housed at the Grange, is to receive an overwhelming impression of noble, coherent, and above all restful achievement. They are all unquestionably great painters, worthy of their art, of one-another, and of the new and special subject-matter which they were the first to discover and develop. There is not a work in these two hundred that has failed to achieve its own resolutely determined beauty.

The recently-glaciated earth-surface of the Great Canadian Shield, the geological formation which covers so vast a portion of Canada and which at Orillia reaches almost to the environs of Toronto, is highly rebellious to any attempt to treat it in the manner of any landscape school of France or England. It is "young" territory, unsmoothed as yet by the rains and snows of a few millions of years. Its contours are violent and agitated, the result of violent treatment under several miles deep of slow-moving, eroding ice. A sparse, heroic, but little varied vegetation clings to its thinly-earthed crevices.

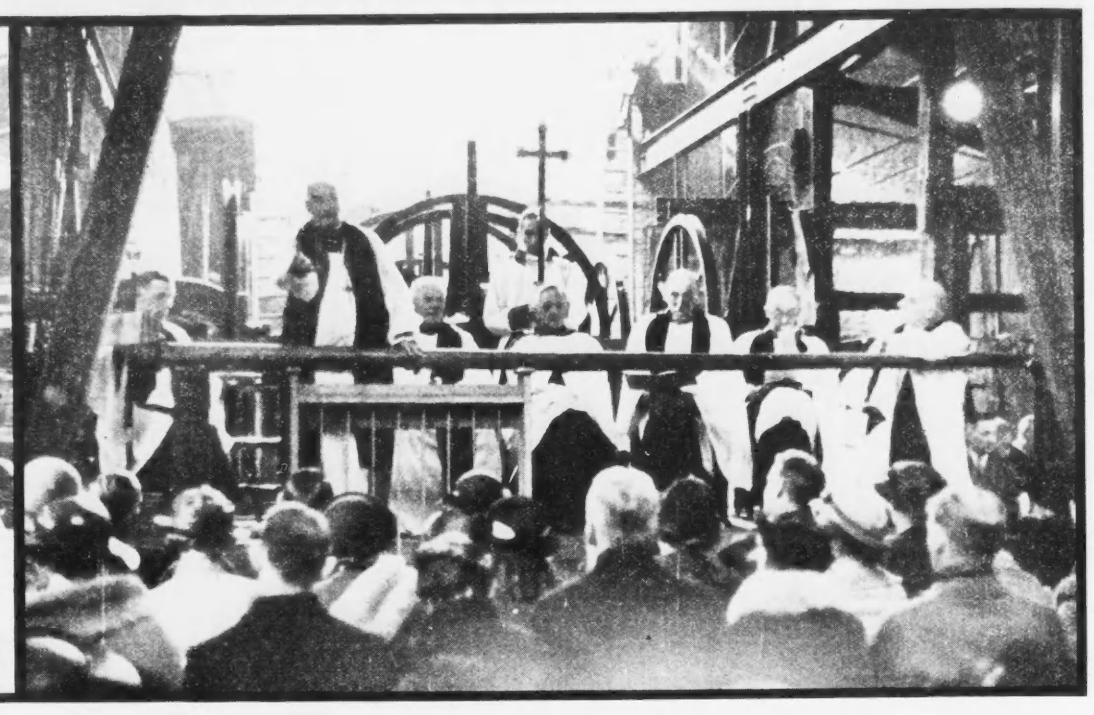
If this landscape was to be made beautiful, the beauty would have to be found in the shape of the rock-surface itself, aided a little (in MacDonald's case a great deal) by the terrific blaze of coloring which the climate produced at the beginning and end of summer in the deciduous foliage, or alternatively by the softer but equally varying range of color taken by pure snow according to its angle to the source of light.

THE Group, each in his own way, applied themselves to the task of "composing" the shapes presented for their use by these fantastic rock surfaces. Their very fantasticalness, they found, gave an enormous freedom of selection for the creation of "pattern," and it is by the diverse characters of their respective patterns that Jackson, MacDonald, Harris and Lismer are instantly recognizable one from the other. (And it is by the inferiority, the comparatively meaningless or derivative character, of their patterns that the innumerable followers of the Group are instantly to be distinguished from their masters.) MacDonald from the first had a strong tendency to include in his pattern-material the cloud formations of the sky (which he sometimes made too solid) and the detail of the very near foreground; and Carmichael and Casson, and often Harris, liked to contrast the sharp curves of their earth-surfaces with the intensely rectangular lines of human habitations. (Jackson never admits a habitation unless it has been squeezed out of rectangularity by the weight of snow or years.)

CARMICHAEL and Casson have never been taken to the hearts of collectors like Jackson and MacDonald and Harris; but if this exhibition proves anything that was not certainly known before, it is that no member of the Group in its great period was in the slightest degree unworthy of his fellows. It is greatly to the credit of the Women's Canadian Club of Orillia that it had the good sense to possess itself of so splendid a work as Carmichael's "Northern Village," and I suggest that similar organizations might vastly benefit their communities by similar actions—as indeed the Women's Conservation Art Association of Sarnia has done by acquiring Holgate's "Lumberjack."

Casson's half-score of water-colors, and the few things in the same medium by Carmichael, are striking proof that the Group vision can express itself in more than one method.

THE NAMING OF THE BELLS. One of the first events of Canadian interest in London, England, after the arrival there of "Jay", staff photographer of *Saturday Night*, was the Naming of the Bells of the Cathedral Church of Christ, Victoria, B.C., at the bell foundry of Mears & Stainbank, in Whitechapel; and there "Jay" duly presented himself for pictorial purposes. The left-hand picture shows the procession of clergy and laity from the parish church of St. Mary Matfelon to the foundry. The clergy in front are the Commissary of the Bishop of Columbia, with the Rev. E. P. Laycock, Vicar of St. James-the-Less, Westminster, and a former Archdeacon of Columbia; then the General Secretary of the B. C. and Yukon Church Aid Society with the Rector of Whitechapel; behind them in single file the Bishop of Colchester, the Chaplain of the Bishop of London with crozier, and the Bishop of London himself. Then follow the eight persons designated to name the bells: the Hon. Vincent Massey, High Commissioner; William A. McAdam, Acting Agent-General for B. C.; Canon Storr, Archdeacon of Westminster; Canon J. K. Mozley of St. Paul's Cathedral; Mrs. Mozley; Mrs. Woods, the Central President of the Mothers' Union; Mrs. W. W. Perrin, widow of a former Bishop of Columbia; and Miss E. M. Tien. The right-hand picture shows the Bishop of London speaking in the foundry.



THE LEAGUE FALTERS BUT IS NOT DEAD YET

BY WILLSON WOODSIDE

TWO problems dominate the international field today, and promise to provide such a frantic talking and conferring in the next few months as will make the memory of the year 1936 no happy one for the diplomats concerned. The problems: just how much is left of the League since its apparently disastrous defeat by Mussolini? and how will Europe organize to meet Hitler's next move?

One might better say that there is one problem, the Peace that is indivisible. For when you start out on the League you soon come around to the problem that frightened it into practising on Mussolini—the preparation against Hitler. And when you begin to consider Hitler's next move and what is to be done about it, you come right back to the efforts to reorganize the League.

As with many other things—comforts and money and friends, for instance—we shall probably not realize how much the League meant to us until it is gone. Not that it is gone yet. On the contrary, the mere possibility of its collapse has stirred up in Britain and the "neutral" countries of Europe the most turbulent wave of League sentiment in years, giving us the one really encouraging sign in the whole situation today.

AT LAST it looks as though the re-organization of the League were to be gone at in earnest. It has taken a dire situation to force it to that point; difficulties and deterring considerations fall away when the thing, in the last end, *has* to be done. . . . Odd, is it not, to recall that the one who was always clamoring for re-organization was—Mussolini!

The reason which will force a real attempt to make over the League is quite plain. It is the necessity of being ready to meet Hitler's next move. It seems that, badly as the League came out of the Manchurian and Ethiopian affairs, there are many countries which cannot think of an international order today without the League, and which are now prepared to go further in support of a "real" League than they have ever gone yet. And this matter of the support which its members would give it has been, in essence, the whole problem of the League to date.

THERE is probably more fuzzy thinking about the League than about any other subject of the day. It has proved difficult for most people to find a reasonable middle ground between the Utopian dreams of a just World Government, conjured up for them by Woodrow Wilson's idealism, and the bitter disillusion brought by the League's ignominious rout before Japan and Italy.

The League—we are always thinking of it as though it were an entity, a compact group like an Army General Staff, sitting together to reform its plans and its defences. But the League is only Mr. Eden and his section of the British Cabinet and of British opinion; M. Flandin (or Daladier or Paul-Boncour, who knows by the time this reaches print?) and his section of the French Cabinet, and of the French press and public; M. Benesh, to the extent to which his Little Entente allies will stand behind him; M. Litvinov, as far as Soviet Russia's fears and ambitions are served; Signor Mussolini, if the other members will overlook his seven months A.W.O.L. shooting holes in the Covenant; Herr Hitler, if they will give Nazi Germany another one of the things she covets—Austria, or German Bohemia, or what-not; M. Beck, if the League will not criticize Poland's iron suppression of minorities; Mr. Anybody, if he can get what he wants, and will not have to pay anything for it.

NEARLY all these people and their countries want to keep the peace, mind you, but at each particular breach of the peace, every one of them must stop and consider his own national interests in that emergency. Take Britain's record of support of the League, for example. The whole trouble with it, as Sir Arthur Willert has pointed out, is that she (Britain) has always let it be so plainly known that she would not bring her forces to the defence of the international order in Europe except on the Channel coast, and possibly the Rhine. Which is, of course, only her own defence. And hiding behind the eagerness of her support of the League in the Ethiopian business last autumn there was nothing plainer than her own Imperial interests.

This is, and always has been, the dilemma of the League—the national self-interest of the supposed "partners." The members are not partners at all, many say, except when their interests happen to coincide. Fortunately this is not entirely true; among an important group of smaller states an international conscience has clearly begun to develop. These nations would say that they are acting according to their *enlightened* self-interest. *Enlightened* there's the thing. Some of Britain's most high-principled Foreign Ministers have not hesitated to proclaim that any foreign policy but one based on a nation's enlightened self-interest must be unsound. But it must be a self-interest that sees that the world order must be freed from acts of international gangsterism, and not the short-sighted opportunism of a Hitler or a Mussolini that grabs an apparent advantage to gain shout from the mob, with no regard for the laws or the nerves of the world.

IT IS no use railing against nationalist spirit. It has withstood a good amount of that, and seems pretty healthy still. An amazing proof of its vitality is to be seen in Soviet Russia. After twenty years of drastic suppression it is still alive, and is even being revived as a national unifier against the country's enemies.

The really unfortunate part about nationalist spirit, as far as the League goes, is that it will not allow a nation to accept any decision made against it. "'Justice' is what is good for Germany," the Nazis proclaim. Disdainfully the nation whose actions have had to be condemned by the League throws its toga over its shoulder and departs from the council table. It does not recognize the authority of the League to interfere in *its* business.

That is only the general problem facing the League: the transfer of some of each nation's sovereignty to it. The immediate concern is how to re-organize the peaceful nations quickly and effectively to oppose the striking, dramatic and treaty-smashing moves of Hitler, and possibly Mussolini now.

Can it be done? The answer to that is that it *must* be done. The will to make the League survive is sufficiently strong among sufficient countries, right now, to carry through a real reorganization. What is needed is a leader. Can Eden do it? Will he be spared as Foreign Secretary to do it? Three British Foreign Secretaries inside of a year, and how many French? That is one of the very real disabilities which democracy forces upon the League.

Steady, effective co-operation by a far-seeing pair of Foreign Ministers of the two great European democracies would go further than anything else in sight to make the League respected. It seems such a simple and reasonable expectation, too. Because they know that in the end British arms will stand beside French on Rhine frontier, and French ships line up with British in the Mediterranean.

BUT it is not so simple as that. There is an influential part of the party in power in England that prefers Germany to France. The French know this, and suspiciously watch Britain's vacillating policy. Britain had scarcely left off condemning Germany's acquisition of an army last year than she turned right around and handed her a navy. Britain will not promise to forcibly resist a German coup in Austria or Memel, but limits her Continental obligations comfortably to helping France on the Rhine.

A large section of French politics wants to preserve a Latin entente against Nazi Germany at any price (perhaps except that of losing England). Then the French did not show enough alacrity to suit the British in the adoption of sanctions, and whispered afterwards behind the League's back to Mussolini that they did not really mean it. France will do practically anything, fair or foul, to persuade Mussolini from forming a common front with Hitler.

Mussolini knows it, and every time he wants to drive a wedge between Britain and France he just has his ambassador call on Hitler, and lets the news "leak out" that an "exchange of views" is going on. Hitler has his own little game for keeping France and Britain at odds, too. After he has made one of his startling moves, he invariably makes a speech full of offers which the British can only consider plausible and fair, but which are totally inacceptable to the French. Just notice next time. So are the two great proponents of Peace kept apart.

HAVE you noticed that the League is coming down to a union of democratic powers, large and small, against the autocracies? But can the democratic states hope effectively to combat the bullying tactics of the dictators? Mr. Simeon Strunsky puts it that "we have a situation in which the dictators strut about and slap the free governments in the face, and the latter do nothing about it. What is to be done? How is democracy to meet the challenge?"

A certain amount of face-slapping (he goes on to say) they must be prepared to put up with. It is an essential part of the technique of the modern dictator. He lives by slapping down everyone at home, and his home prestige requires that he do a good deal of slapping abroad. Even if peaceful methods were offered him, he would not like them, because he wants to take what he is after with a flourish, and never, by any means, through free negotiation.

Was it not too much to hope to work with Hitler and Mussolini at Geneva, anyway? In the worst of happenings there is some concealed good; perhaps we shall be better off without them. We can really get down to understanding each other now. The League should operate more smoothly when it comes nearer to being made up of governments of the same general ideals.

THE question of whether the League is to be a war-making institution if necessary, or not, is one that requires immediate facing. Is it to be a band of nations, peace-loving, but ready to pile on to an aggressor at the drop of the hat, or is it to be developed as an arena for free intercourse and negotiation, an institute for the guidance of public opinion and the formation of an international conscience? There are strong proponents for each of these views.

It is true that in domestic life, after trying for centuries to inculcate good morals into our youth, we still need police to restrain those who *will* break the laws. Is there not an apt comparison—Sir Arthur Willert draws it—between the state of international society just now, and that of a frontier settlement which, confronted with rustlers and terrorists, is forced to call for the organization of its law-abiding citizens into a Vigilance Committee? But that Vigilance Committee acts in every street in town, not each man for himself in his own locality.

The outlook for the democracies as against the autocracies is not as bad as you might think. Britain, France and Holland—not to mention the United States—control a large share of the world's wealth and resources (and the U.S.S.R. could be counted in with them, at least in so far as it is in common opposition to Germany and Japan). Compared to Germany and Italy they are in good shape economically, and can more easily be in better.

BUT that, you say, is the very thing that is bringing on war—the dog-in-the-manger attitude of these "sated" countries. But if it is coming down to a matter of sheer self-preservation this economic power of the democracies may have to be used to unseat the international trouble-makers, somewhat as the Alliance unseated Napoleon in 1814.

More constructively, if these powers could once get a breathing spell from international crises, they could seriously set about stabilizing currencies, re-organizing Danube economics, lessening barriers to trade, and thus remove the economic causes, at least, of unrest and war.

If they could once get a breathing spell. . . . But they cannot. They must now think of what Hitler is to do next, and try to patch up some counter to it. After that it will be Mussolini again, or the Japanese. And so the time goes by in frantic, fruitless diplomatic dealing.

There seems a complete stalemate along the peace front today, much as there was along the war front in 1917. There is no new factor to interject into the negotiations; everything has been suggested; every suggestion is old, no one has any belief in it. It is just as in 1917, everything had been tried, too—gas, air bombing, tanks and all; there was nothing new.

A new factor is wanted now, as then, to bring a decision. The real succor needed for the League and Peace is, as Mr. Nicholas Ignatieff has spoken for so well, the re-entry of the United States. That would give the League new prestige, new, disinterested leadership. It would be a psychological "lift" comparable to that which the entry of the U.S.A into the war gave the flagging Allies.

But nations do not make the effort for Peace that they will for War. They have not learned yet.

THE NAMING OF THE BELLS. The two chief bells, the Tenor and Seventh, named by permission of Queen Mary for King George V and herself respectively. The others are named Charles Raymond, Edward of Westminster, Paul of London, Our Lady St. Mary, John Samuel Henry Matson, and John Robert Meredith Matson. The six larger bells are the gift of Mrs. Mozley in memory of her brother, the late Captain Charles Raymond Nutt of the Royal Field Artillery, whose body lies at Somenos, B. C. The two smaller ones record the life and work of two deceased and honored citizens of Victoria, B.C. The bells are an exact reproduction in size and weight of those in the north-west tower of Westminster Abbey, some of which date from Elizabethan and even earlier times. The Abbey bells have all been founded and maintained by the firm which cast the B. C. bells, and which under a succession of names has operated the foundry for nearly four centuries.

"COMMOTION IN THE CATTLE RING"
THE POLITICAL ACADEMY, 1936. (With apologies to the artists concerned.)
—Cartoon by Strube, London, England.

ALLENBY OF JERUSALEM

BY D. KERMODE PARR

"There was no one like 'im, 'orse or foot,
Nor any o' the guns I knew."—Kipling.

SO THE greatest of the generals has gone; perhaps the only really great man of the commanders of 1914-1918. Not since the days of Wellington has Britain had a soldier to compare with him. Not since Napoleon have soldiers had a general to worship like him.

News of his death sent my mind back to an incident in 1917. On a dusty waste in the hills towards Beersheba, I was halted with a section of machine-gunners. Just a pause in the toiling advance in the glaring heat, as we moved up for the first skirmishes of an attack which was to end beyond Jerusalem. Out beyond us, nothing but a fringe of cavalry patrols. An open Ford came bucketing past and on ahead of us. There was a little Union Jack on the radiator cap, and in the back seat we saw the massive figure of the Commander-in-Chief. One of my men called his pal's attention. "See that, Bill? That's the kind of bloody general we want. 'E's not running this blinking battle from an 'otel in Cairo."

HE WAS indeed the kind of general we wanted. Every man in that Egyptian Expeditionary Force knew that Allenby was acquainted at first hand with the ground he was sending us over, knew that he was near enough to have real control of his divisions, knew that he took every means of saving unnecessary casualties, but knew also that when a crisis of battle arose, he would fling in his reserves relentlessly for victory. Add that the campaign, unlike those which some of us had experienced in France, was visibly being conducted with intelligence, and you have some of the reasons why the men who fought in that crusade felt that they knew their general and were inspired with affection and respect.

There was something about Allenby which is hard to put into words. He aroused the enthusiasm of his immediate staff and the general officers who worked with him. The unorthodox brilliance of Lawrence of Arabia, never a man to be impressed by brass-hats, recognized greatness in him, wrote of "his breadth of personality," his "moral greatness," "the calm drive and human understanding of Allenby, who was the man the men worked for, the image we worshipped." For the private soldier, who saw him but briefly from time to time, he was "the kind of bloody general we want." The man who can thrill an army with his personality like that is rare.

THERE is no need here to recount Allenby's military career or subsequent administrative work as High Commissioner in Egypt. That is all in the books. This is a tribute to his inspiring greatness. A writer in a Toronto paper last week spoke of him as a "very gallant gentleman." (Did he know that the heroic Captain Oates joined the Inniskilling Dragoons as a subaltern at the same time as Allenby?) Lord Allenby was at all times a very gallant gentleman; but more than that, he was a very great man. To be both is given to few.

One incident of his visit to Toronto two years ago well illustrates the thoughtfulness which is apt to accompany moral greatness. Not being able to come up to Toronto, I sent him a wire to the train, asking that if there was a stop at Port Hope he would look out, so that two who had served under him in the E. E. F. might see him again. The train did halt, and hardly had it come to a stop when Lord Allenby was down on the platform to shake hands and chat until the signal for departure. It seemed just a simple courtesy to him, no doubt, but it meant so much to us, who had long ago, one as a temporary subaltern, the other as a nursing sister, been proud to serve under him. Moreover, there was a kindly handshake for a certain small boy, with the remark: "You know, your father and I soldiered together years ago." To put it that way seemed to come naturally to him!

That was the general who swept his army irresistibly through Palestine, the first Christian master of Jerusalem for seven centuries. Of course he entered the holy city on foot. He was that kind of man.

DON'T VOTE FOR WINNERS

BY ANOTHER VOTER

Last week we published an article by A Voter entitled "Advice to Politicians," the author of which claimed some right to extend such advice on the ground that ever since he had been a voter his vote had been cast on the winning side except once, and even then his side came very near winning and achieved a "moral victory." The author of the present article claims an even stronger right to speak on the subject, on the ground that she (we are breaking no confidence when we reveal that it is a she) has almost always voted on the losing side. The intelligent reader will perceive that the two writers are talking about entirely different things. A Voter last week was concerned with the question of the determination of the policy of the country in the present and immediate future. Another Voter is concerned with the advancement of ideas which she hopes will control policy in the remoter future.

STATESMEN are seldom elected in Canada, because most of the electors vote for politicians, and deserve what they get.

When a statesman is elected in Canada, he is remembered later in history for the things which he has accomplished for the people who did not vote for him, and for their children, who raise a monument to him.

I have voted for some years, and am proud to say that I have almost always been on the losing side.

I was too young to vote in 1911, but my father voted for Laurier and Reciprocity, my father being a man approximately fifty years ahead of his time in intelligence.

In 1917 I did not have a vote, but I would have voted against the Union Government, because, calling myself a Christian, I could not vote for conscription.

I voted against King because of his connection with Beauharnois. Our family had always been Liberal, but that was the final straw. Naturally that went for the Conservative party also, as they were well tarred with the same brush.

I WAS greatly relieved when the Co-operative Commonwealth Federation was formed, for it is the only party in Canada with a definite plan to achieve social justice, and has no Party Fund. In 1936 I drove all over the countryside blazoning C.C.F. stickers. I knew that I was on the losing side, and was intensely proud of it. I am prouder than ever, in defeat.

I would like to believe that Successful Voter is speaking sarcastically, but I fear he really feels it a fine thing to have always trotted safely home with the money-bags.

Politicians differ from statesmen in that they lose their souls early in the game, seeking to save them. Playing safe is a tawdry affair, when looked at with the impartial eyes of posterity.

Wouldn't Laurier look bright in our eyes now, if he had, in accordance with Voter's advice, abandoned Reciprocity, in which he believed, just to avoid being defeated at the polls?

MY ADVICE to statesmen (which they do not need, but it pleases me to shake hands with them in the spirit) is to keep on with the losing fight. It contains an alchemy which inevitably turns, through the ages, into serene victory.

Fine company we have, among the defeated. Rare spirits, such as Woodsworth, Angus McInnes, Coldwell, Webster who was left in Vancouver, and King Gordon—yes, and Mr. Stevens. For them to have been rejected by the professionally successful voter, was an honor. Who would not rather be William Lyon Mackenzie, hunted for his life, than—well as I was saying, we have fine company among those for whom the mob does not vote.

Truth forever on the scaffold.
Wrong forever on the throne.
Yet that scaffold rules the future,
And, behind the dim unknown
Standeth God within the shadow
Keeping watch above His own.

THE FRONT PAGE

(Continued from Page One)

with the idea of Aryan superiority and intolerance towards other racial stocks. But it is impossible for a sign which has become a national emblem to continue indefinitely to typify solely, or even chiefly, a hatred of a particular racial element. Now that the swastika is Germany's national sign, it must stand for the whole tradition of Germany; and in tradition anti-Semitism is merely a small and occasional, if rather too recurrent, element. There was serious danger of the swastika becoming a world-wide emblem of anti-Semitism; it had begun to be so employed in Canada, in the United States, and even in England. It cannot be so employed now that it is the national emblem of Germany. It now stands, and will more and more come to stand, for the whole tradition of Germanism; and non-German anti-Semites will have to look for some other banner. We have no belief whatever that anti-Semitism will be a permanent or even a durable element in German policy, but we should not be at all surprised if the swastika were to prove a durable emblem of German nationality. In that event we shall ultimately have the interesting spectacle of Jewish Germans, restored to citizenship in a more civilized Reich, saluting an emblem which has lost all suggestion of hostility to their race and has become merely the symbol of German nationality.

PERFORMING RIGHTS

WE APPEAR to have exaggerated slightly in ascribing to Canada the sole primacy in the movement for the impairment of copyright rights under the guise of regulation of the alleged monopoly of Performing Right Societies. The Canadian legislation, which has proved unsatisfactory to the victims of this monopoly and is now in process of being tightened up, was followed a year or two later by legislation by the Commonwealth of Australia. Under this Australian legislation the owner of a performing right is required to enter into what is delightfully described as "voluntary arbitration" if any Australian who does not like the price quoted for the use of the performing right calls upon him to do so.

The Australians are at least a trifle more consistent than the Canadians, for having decided that performing rights are a commodity whose price should be regulated by the state they have gone the whole hog and made provision for regulating not only music but literature and the drama. In Canada it is only musical performing rights that are subject to this treatment. On the other hand, the Australians do not seem to have discovered that religious and agricultural associations are morally entitled to the free use of things that other people have to pay for. We assume that religion and agriculture must be held in less respect at the Antipodes.

The Canadian cinema interests assure us that it is not they who are promoting the present amendment proposals, and point out that the amount which they are called upon to contribute to the coffers of the Performing Right Society Limited is less than that which is extracted (or would be extracted if the legislators did not intervene) from the broadcasting interests. We incline to think that nobody is promoting the legislation, and that, like Topsy, it is just growing. But we think we should add that we have not noticed any signs of either the broadcasters or the cinema people putting up any opposition to it, nor the agricultural people either; whereas it must be recorded to the credit of the religious people that a large number of them, including the highest clergy of several denominations, have from time to time expressed their entire disapproval of the whole principle.

THE REGINA REPORT

THE late Dominion Government, it would appear, need not have been so resolutely opposed to the investigation of the Regina Trek episode by a Royal Commission of three Western judges; for the judges have reported that the action of that Government was in the main entirely justified. We think it is a good thing that the investigation was held, and an equally good thing that the action taken was sustained.

It is extremely difficult to preserve a proper balance between sympathy for the undoubted hardships which are being experienced by a large part of our population at the present time, and due recognition of the fact that those hardships are being exploited to the utmost limit by a well-organized group of people whose entire object is to bring the existing politico-economic system of the country into disrepute. The Commission has found, in substance, that the Regina Trek was much less for the purpose of relieving the hardships of the Unemployment Camp residents than for that of embarrassing the constituted authorities. The organizers of the trek were no doubt sincere, to this extent: that they honestly believe that the hardships of the Camp residents and of the whole under-privileged class generally can only be remedied by a radical change in the politico-economic system. To hasten that change—which most of them have been taught to regard as ultimately inevitable—they are doing all that they can to make the system unworkable. It is obviously the duty of those who have to work the system, to see that these efforts are foiled; and it is obviously the duty of those who believe that the system can and should continue, to support those in authority in all lawful means for foiling them.

THE ST. JOHN'S HOSPITAL

THERE is a more than local interest attaching to the undertaking for which support is now being solicited in the Toronto district, for the furnishing and equipment of the newly completed Convalescent Hospital under the management of the Anglican Sisters of St. John the Divine. This particular type of hospitalization, for "the patient who has passed the serious stages of his illness" but is still in need of complete rest and therapeutic treatment, is not yet available in Toronto nor in the great majority of Canadian cities, and it is a type which is increasingly urged by medical scientists. The nature of the work is such as to demand an institution entirely separate from any ordinary hospital, and the location requirements are the opposite of those for the ordinary hospital, since peaceful rural surroundings are imperative.

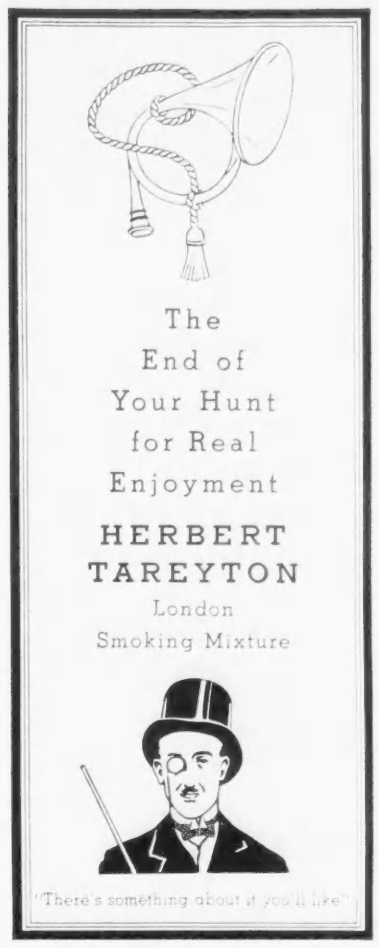
We have the utmost admiration for the devoted and highly competent services of this Anglican sisterhood, and we are in addition glad to note that the work of the Women's Division of the Appeal Committee is being undertaken as a specific memorial to the late Mrs. Harris McPhedran, who was chairman of the Women's Division in the original campaign for the building of the Hospital, and whose energy and devotion to a score of useful public causes are eminently worthy of this recognition.

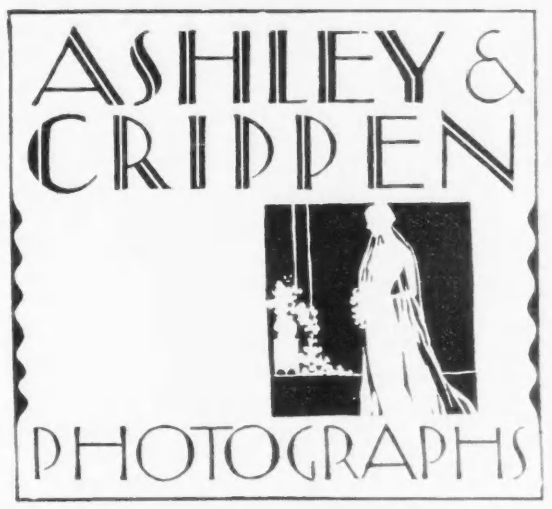
OUR CONTRIBUTORS

D. Kermode Parr, the author of the interesting tribute to Lord Allenby, is on the staff of Trinity College School, Port Hope, Ont.

Harriet Parsons, who is one of the best known of Canadian magazine writers, has been spending some time in the United States, and writes from Washington to tell of the American protests against the reciprocity agreement.

"Jay" is back in this issue after an absence of several weeks, and from now on we expect to have a continuous supply of his pictures from England until his return to Canada about the end of next month.





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—National Affairs

WITH BATED BREATH

BY JUDITH ROBINSON

Ottawa.

ACCORDING to psychologists, hysterias can be as catching as measles. The Canadian House of Commons offers evidence in support. It is not three months since the leader of His Majesty's Opposition was publicly deriding the Prime Minister's delusions of diplomatic grandeur. And now he's got them himself. When Mr. King rose in the House to explain with bated breath that the world's peace hung upon Canadian discretion and that he dare not upset the balance of Western civilization by permitting discussion of the European situation in the Canadian Parliament, who was it that whispered with breath as bated, Me Too? Who but Mr. Bennett? And did Minister of Justice Lapointe, onetime president of the League of Nations Society of Canada, say Piffle then? Did he even say Blah? He did not.

Yet at the same hour in the Parliament at Westminster Hon. Members of Government and Opposition were discussing the European situation with a fine quarrelsome lack of care for discretion that did Western civilization and the world's chances of peace no harm at all.

If Canadian statesmen in and out of office would refrain from talking in hushed tones about the European Situation when what they mean is the Quebec Vote, Canadian politics would be a lot less contemptible than they are.

CLAUSE 2A, Section 92, is on its way. Mr. Lapointe's stock lamentations for the constitutional humiliation of Canada a Nation mildew it. Mr. Bennett's dark forebodings of peril to Confederation go with it. Mr. Woodsworth's C.C.F. scorn of the feeble expedients of decrepit capitalism wilts it. Mr. Stevens' premature warnings against undermining the fabric of provincial sovereignty shrivels it. It is cursed by Social Credit Blackmore as bankers' handcuffs on a free people and scorched by Senator McLean for stops superfluity. Nobody likes it at it, and even Mr. Hanson's Few Like any of it, and elected representatives of Western Liberalism are not notable champions of it. Nevertheless it is going to be Solemnly Enshrined in a Humble Address to the King's Most Excellent Majesty, and on that day [illegible] Clause 2A is [illegible]

[illegible] Clause 2A is [illegible] constitutional continuity to any financial arrangements that the Federal Government may make with Provinces that need a Dominion guarantee to back their notes. According to Mr. Blackmore, he will use it at the bidding of Wall Street to . Hush! It was stricken out of Hansard. According to Mr. C. H. Cahan, of Saint Lawrence-Saint George, he will endow the Provinces with power to destroy not only the national prosperity but the national unity with excise tax barriers one against another, and he will do it in paragraph one before he ever gets to his Loan Council.

Paragraph One of Clause 2A is the provincial sales tax, sugar coat of Mr. Dunning's B.N.A. revision. The pill of federal control of financial and fiscal affairs of insolvent Provinces is in paragraphs Two, Three and Four. The flaw in the arrangement is that pill-swallowing is as yet optional. Provinces that so prefer may choose insolvency and freedom rather than solvency and supervision. First reports indicate a breezy Western intention to suck off the sugar and spit out the pill.

THERE'S this about politics. You never know what's coming next. Even Mr. Bennett gets an occasional surprise. He got one the other day in the House when he learned from the lips of the new Liberal Member for Cape Breton South that as Prime Minister of Canada he had been guilty of proudly waving the League of Nations. More than that, of inciting such timid and amateur dictators as Messrs. Mussolini and Hitler to wave it proudly too. "Flaunt" was the word. It is the opinion of Dr. D. J. Harrigan, of Cape Breton, that evil Tory communications corrupted Teutonic and Latin manners and that if it hadn't been for the shameful way Mr. Bennett "flaunted the League" in 1934 there might be no Germans flaunting it in the Rhineland and Italians flaunting it in Abyssinia today.

The 1934 flaunting was over codeine. Dr. Harrigan's denunciation concerned Canada's failure to check imports of codeine following the League opium Committee's warning that this country's consumption of the drug is the highest in the world. The European dictators and some Welsh and Scottish thrown in as oratorical extras, made Dr. Harrigan's argument sound a little silly, but the figures he quoted were grave enough. Since 1921 Canada's consumption of the opium derivative, codeine, has risen from 4,000 to 20,000 ounces a year. In the last five years of record the annual consumption has doubled. This country is consuming more codeine in proportion to population than any other. Canadian consumption being five times as great as in the United States, six times as great as in Great Britain and twenty-seven times as great as in Australia. Dr. Harrigan sought assurance that the present Government would follow American Narcotic class legislation as a dangerous drug and restrict its import. He got from Minister of Health C. G. Power, perhaps to that he too was goaded Mr. Bennett, in the sensation of flaunting. Far from "flaunting the League" in 1934, the late Government had put codeine on the narcotic schedule in 1933. Subsequent jumps in consumption can be traced, according to the Minister, not to flaunting but to paregoric. What you lose on the paregoric you make up on the codeine. It is this country's remarkable success in discouraging a national taste for paregoric that has developed the present appetite for codeine, just as it was success in discouraging the sale of opium and cocaine that originated the cult of Canadian paregoric connoisseurs. The Member for Cape Breton South has the Minister of Health's assurance that when the League of Nations has finished its study of codeine something will be done about something. Ottawa's a disheartening place for an earnest reformer from Cape Breton South. But Dr. Hartigan shouldn't have accused Mr. Bennett of flaunting. It was not fair.

FIGURES on the first five months of Canada's experiment with League of Nations sanctions against Italy the Aggressor, contains several surprises. Most painful among them, from the point of view of a virtuous sanctioner, is the restoration to poignant accuracy of the ancient lie, "This hurts me more than it hurts you." Trade statistics indicate that sanctions are by no means as one-way in their action as a parental hairbrush. They also indicate a regrettable tendency in Italy to bite the hand that sanctions it. In pursuance of its Genevan duty Canada exported no camels, elephants, mules, horses or mickel to Italy between October 1935 and April 1936. Italy, retaliating, cut its imports of Canadian codfish $90,000, of woodpulp $54,000, of copper $176,000, and so on. In the five sanctions months just past Italian imports from Canada dropped $1,200,000 below the $1,750,000 total for the same five months of the previous year.

Canadian imports from Italy show no such drop. Whether it is that Canadian politicians dare not risk the dangers of after-dinner speaking among savage banqueters unsoothed by olives, or whether it is that the Canadian hotel-keeper prefers Italian canned vegetables before Canada's pledged word, the fact is that Canada's official embargo on all imports from Italy has not worked. In five months that, according to the letter of Genevan law, should have seen nothing come to Canada from Italy, this country imported $672,000 worth of Italian products more than half as much as during the seven unsanctioned months that went before. Nor is that the blackest of the record. The blackest is this country's failure to support its principles at the expense of its palate. Of olives, cherries in brine, canned vegetables and olive oil Canada imported from Italy not less but $46,000 worth more during the five months, October to April, this year than during the same five months last year.

WHEAT export figures show better at first, or worse, depending on whether the view is taken from the

(Continued on Page 7)

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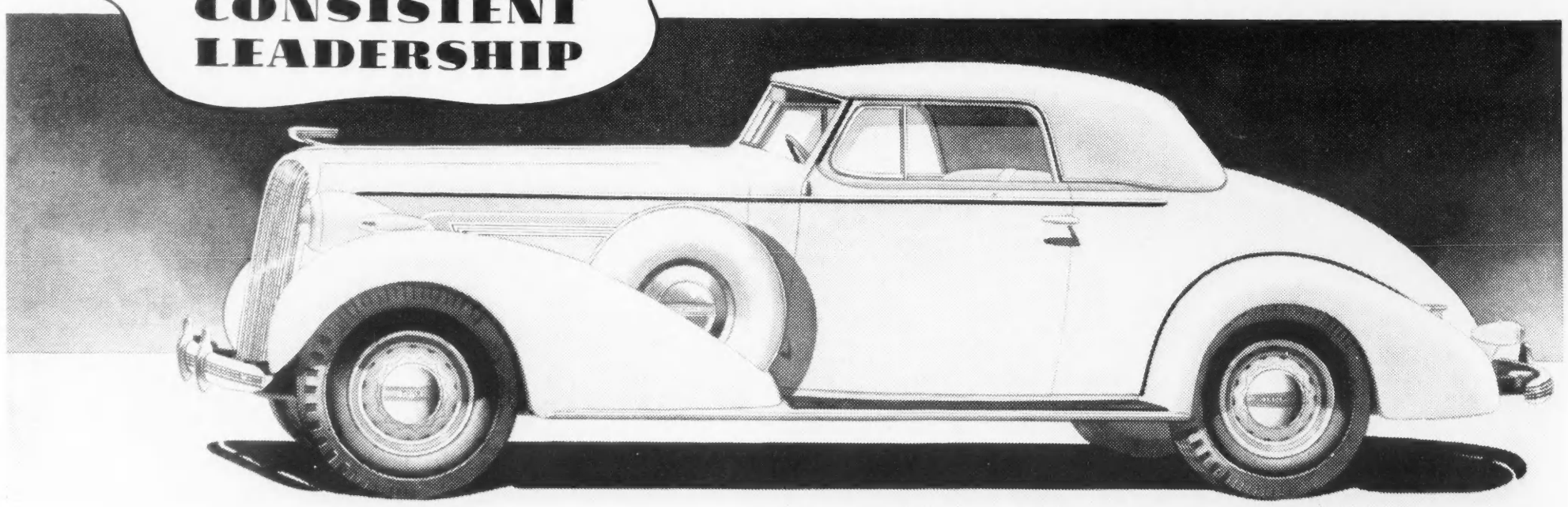

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L-46X

Life Insurance

Guardian of Canadian Homes

THE 1936 PLATFORM

BY WALTER LIPPMANN

THE writing of the Democratic platform is going to present some very interesting questions. For no ingenuity of argument can disguise the fact that Mr. Roosevelt's record and the 1932 platform are deeply contradictory.

It would be not only misleading but lacking in candor to deny this — to argue, for example, that of the specific pledges the great majority have been carried out, that only two or three have been violated. Even on this basis, it would be true that the pledges that have been violated —those dealing with the currency, the budget, centralization of authority and the expansion of bureaucracy — are immensely important. But the fundamental divergence between the record and the platform is in the measures that were not even mentioned in the platform. They were not mentioned because in 1932 no one, not even Mr. Roosevelt himself, was thinking about them. They are the measures, like N.R.A. and A.A.A., which would, if the Supreme Court had not invalidated them, have laid the foundations of a new economic system planned and directed from Washington. The principles and the spirit of the 1932 platform are the absolute antitheses of this whole section of the New Deal.

I should not suppose any supporter of Mr. Roosevelt would attempt to deny this.

THAT being the case, how are the authors of the platform of 1936 to treat this contradiction? If they ignore it, the Democratic party will be open to the charge of insincerity, and even if it wins the election it will have lost the confidence of many of the most enlightened and conscientious people of the country. Anything that the Democrats promised for the future would be greeted with cynicism, and the moral authority of the party would be profoundly impaired.

There is an honest way to meet the issue and that is to admit frankly that the record and the platform are at odds and to say then that the critical condition of the country in March, 1933, was not anticipated in June, 1932. That would be true. Because it is true, it is a fair argument that emergency measures and experimental devices were justified even though they were not contemplated in the platform.

BUT, and it is a very big but, this defense can be made only by men who sincerely believe that N.R.A. and A.A.A. were temporary measures for an emergency. It will not be easy for the platform to make this defense: it will then have to explain how and why Mr. Roosevelt decided to treat these emergency experiments as permanent changes in the American economy. For there can be no doubt that some time after the summer of 1933 he came to look upon N.R.A. and A.A.A. not as temporary devices to relieve the crisis, but as the foundation of a new social order. It is evident that he sought to perpetuate them. It is well known that he would have perpetuated them had the Supreme Court permitted him to. It is common knowledge that he resented being stopped, that he considered an amendment to the Constitution, that he did not propose an amendment only because it was made clear to him that it was impracticable. Above all, he continues to avow his belief in the main principles of these measures.

Therefore, now that the emergency is passed, the authors of the new platform cannot defend the discarding of the old platform on the ground that there was an unforeseen emergency if the President continues to believe in these measures as permanently desirable reforms. I do not know how they are going to deal with the problem. They are confronted with the basic fact that the President has acquired a set of principles which he did not have in 1932. These principles cannot be squared with the platform of 1932. They cannot be squared with the traditions of his party. They cannot be squared with the law of the Constitution.

IF the new platform is based on those principles, then it will have to propose a program for putting them into effect. It will have also to explain why, without a mandate from the voters, an effort was made to put them into effect and a permanent revolution in the American economy was attempted. On the other hand, if the platform is not based on those principles but goes back to 1932, then the President will be running on a platform which does not represent his current convictions.

If this dilemma seems complicated, it is because Mr. Roosevelt is in the complicated position of a man who holds beliefs that are not the beliefs he held when he was elected, that have never before been the beliefs of the party which he leads, that cannot be put into practice without constitutional and social changes of the most far-reaching kind. Most particularly he has never taken the people into his confidence and explained the radical change of his own views. If his position is confused, it is because his practical judgment as a politician tells him that he cannot sponsor the principles which his heart now desires.

Mr. Roosevelt would be hopelessly beaten if he proposed specifically to do what he promises vaguely and in guarded generalities that he will do. From this confusion there is no escape except by a re-conversion of the President himself to the general social philosophy which he had when he was elected. For otherwise he will be teaching the people, as in his Baltimore speech, to expect social changes which in practice he has no power and no mandate to carry

(Continued on Page 10)

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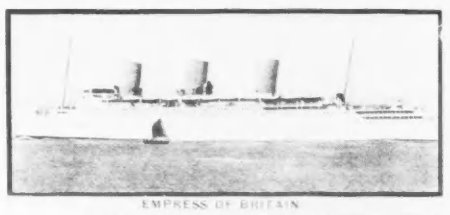

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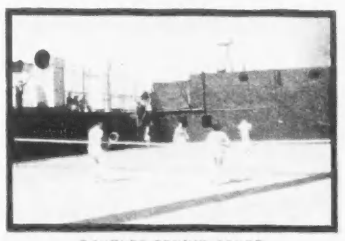

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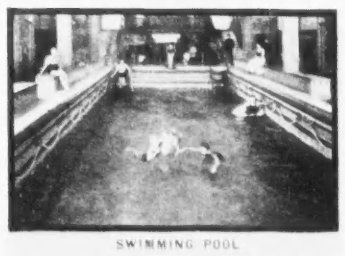

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PLAY CONTEST

ANNOUNCEMENT is made in the June issue of New Frontier of a $150.00 prize contest for one-act plays with Canadian themes. The contest is sponsored by four theatre groups in different parts of Canada, including the Theatre of Action in Toronto and the Vancouver Progressive Arts Club, which carried off a trophy in this year's Dominion Drama Festival with their production of "Waiting for Lefty".

The judges are Morley Callaghan, Garfield A. King, of Vancouver, and a third judge to be announced. $100 will be given to the author of the best play submitted, and $50 as second prize. The plays will be printed in New Frontier and in book form. The contest is limited to plays ranging from thirty minutes to an hour in length, and it is expected that the winning plays will be entered in next year's Dominion Drama Festival, as well as being produced during the season by the four sponsoring groups.

The sponsors state, in part: "Canadian theatre groups are beginning to realize that their audiences are no longer interested in the artificial productions which used to be their stock fare. They are waiting for plays which deal with the vital themes of Canadian life. Our Canadian playwrights must meet this need if the theatre is to live and grow."

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THE FILM PARADE

BY MARY LOWREY ROSS

THE time has come for the public to apply a few sanctions to the war between the sexes that has been going on between movie heroes and heroines ever since "Private Lives". I'm getting tired of seeing beautiful girls get their eyes blacked, and watching Cedric Gibbons' wonderful interiors wrecked as the characters battle each other with the bric-a-brac. I'm tired, too, of that single perfect vase filled with madonna lilies with chromium stems handily placed so that the heroine can use it to batter the hero into insensibility. And I'm tired of passion and fury and love's accolade, the goldfish bowl. Love in terms of paranoia, though amusing at first, is getting to be old stuff. It's time we had love that is gentle, gallant, even a little quaint, love that sends a little gift of roses instead of a little gift of the potted geranium aimed with unthrottled passion at the loved one's head.

There is probably a sociological explanation for all this sex fury on the screen. No doubt the basis of it is, as usual, economic. Since in real life women are either taking men's jobs or appropriating their pay envelopes, Hollywood has unconsciously translated the conflict into its own idiom. They don't show their heroes actually snatching their jobs back, and sending women back into the kitchen—the implications would be too immediate and there would be shrieks of "Fascism!" from the women's clubs across America. They can, however, get a covert satisfaction by showing James Cagney (As I once saw him) kick an arrogant young female in the rear. Or by having Preston Foster black Carole Lombard's eye. Or Clark Gable turn Joan Crawford over his knee and spank her with the hair-brush. (These encounters invariably take place in full evening dress, for evening dress on the screen always lifts things out of the region of common experience and gives them the permissible quality of fable.)

If the sociological explanation is valid we will probably have these full-dress sex-battles going on till the fundamental grievance is righted; i.e., till America goes either communist or fascist. Plates, bottles and figurines will continue to fly and young men in boiled shirts will go on wrestling with beautiful girls in Lautrec-toulouse models on the floor of penthouse apartments.

This week there were peak engagements all along the line. Myrna Loy shrieked, stormed and fought with Robert Montgomery in "Petticoat Fever". In "It Had to Happen" George Raft rushed into Rosalind Russell's private apartment without knocking, shouting at her and threatening to drag her out of bed and muss her up. (She loved it.) The most sensational encounter, however, was between Henry Fonda and Margaret Sullavan in "The Moon's Our Home". These two, after a little preliminary sparring and the exchange of a few hotel ornaments got down to business and tried to strangle each other on the floor. When they were separated Miss Sullavan was wearing her hair ornament round her neck and Henry Fonda had torn off her slipper. (Miss Sullavan is now said to have retired to her Adirondack training camp to get ready for her next picture. "I know her weak points," Mr. Fonda is reported to have stated, "and am confident I can lick her.")

Simply as a picture and not as a sporting event or a parable on sex-conflict, "The Moon's Our Home" is fair entertainment of the strictly silly-season sort. The dialogue is occasionally bright and there are a number of knowing personal touches—the scene for instance where Mr. Fonda and Miss Sullavan are shown going to bed in adjoining sleeping-car sections. (Miss Sullavan brushes her teeth up and down and Mr. Fonda uses the old-fashioned scrubbing movement.) Miss Sullavan is cute and lively and so is Mr. Fonda, and there were some winter resort snow scenes that looked genuine and bracing. The same can scarcely be said of the snow scenes in "Petticoat Fever" which had the look of fixed commercial coldness, less suggestive of Labrador than of a theatre lobby display advertising a cooling system. "Petticoat Fever" is from the Broadway comedy success and seems to have involved a great deal of hard work for everybody concerned. It's all right if you have nothing better to do with your daylight savings. I can't recommend "It Had To Happen", which describes the rise of an Italian emigrant from the steerage to political leadership in New York and marriage with the world's richest divorcee, (Rosalind Russell). George Raft is the politician, tough, wily, ruthless, and pure in heart . . . . There is also a spy picture in town, "Till We Meet Again" (Gertrude Michael, Herbert Marshall), which is fairly exciting, though familiar and over-serious. There's no comedy in it whatever. And spy pictures must have at least some touch of comedy or adult lightness (e.g. "Rendezvous") or else they merely suggest maniac children playing Prisoner's Base.

WHEN Miriam Hopkins in "Barbary Coast" assured Edward G. Robinson that she liked San Francisco, he replied, "Good. I own it." Now it turns out he didn't own it. James Cagney owned it. And when the vigilantes went into action and hell broke loose on the Gold Coast it was James Cagney and not Edward Robinson who found himself sitting on the lid. . . . In view of the extensive and varied wickedness of the times, there should have been enough material in the period sketched for two pictures, but apparently there wasn't. "Frisco Kid" is "Barbary Coast" all over again, with a shift in personnel and a pure and beautiful girl (Margaret Lindsay) added to give a note of difference and moral significance. All that Miss Lindsay seemed to add was a note of severity.

ON BROADWAY. Ross Chetwynd and Wendy Hiller in a scene from "Love on the Dole".

MUSIC NOTES

THE Hart House String Quartet may well be proud of their recent recital in New York City. An eye witness tells of Harold Bauer, Mischa Elman, Felix Salmond and other celebrities present, standing at the conclusion of the concert applauding, cheering and calling "encore". The press commented on their performance as "a highlight of the current musical season". Here in Toronto at the conclusion of one of their concerts in Hart House Theatre, the audience stood cheering "bravo" and would not leave until an encore was given.

The concerts for next season include several requests which the Hart House Quartet has never played here before. Of special interest on the first program will be Waldo Warner's Folksong Fantasy, "Dance to Your Daddy".

NEW YORK TIMES

MARCH 24

The Hart House Quartet gave notice of its solid attainments and serious purpose. The addition of James Levey to the group has been beneficial . . . Vigor, color and individuality were manifest . . . Warm applause.

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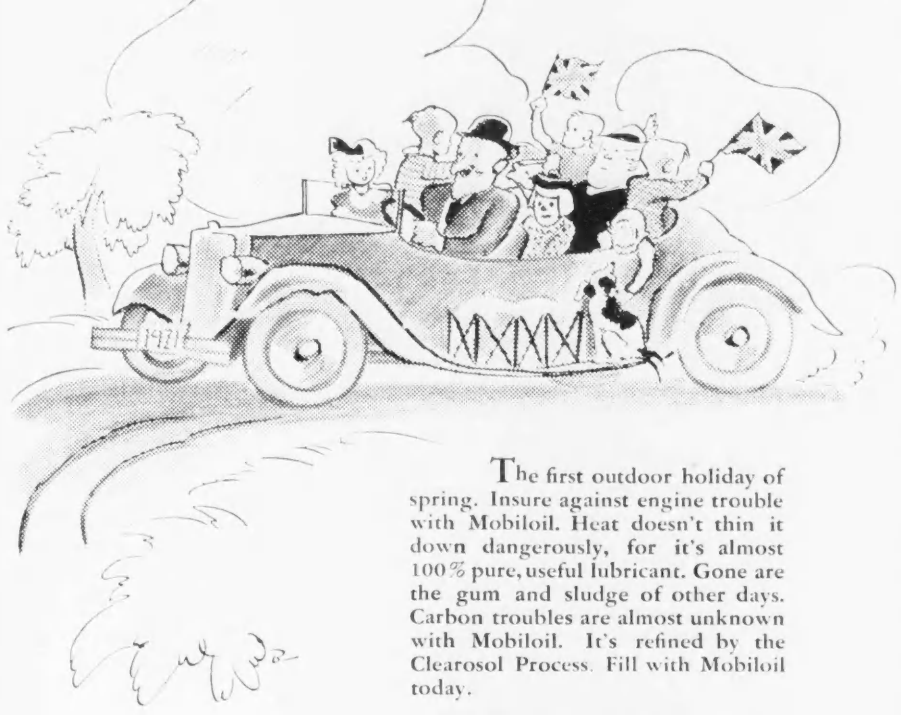

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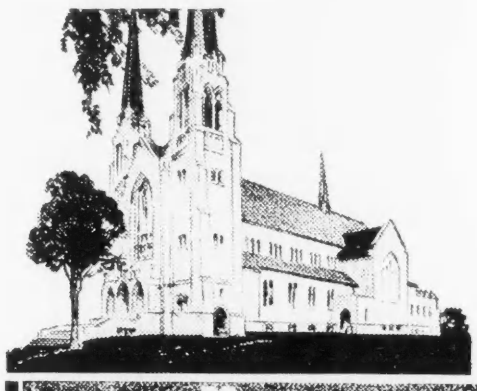

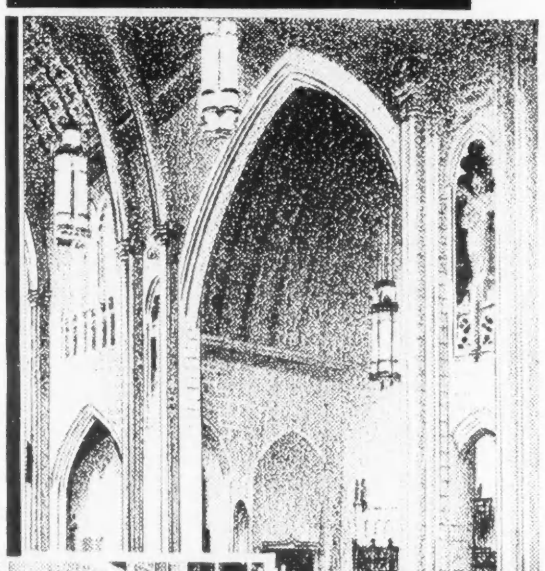

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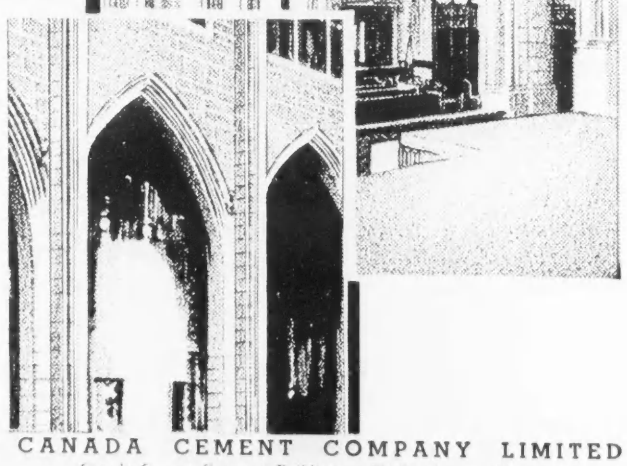

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CANADA CEMENT CONCRETE

MUSICAL EVENTS

BY CHRISTOPHER WOOD

ON TUESDAY, May 12th, the Annual Closing Concert of the Toronto Conservatory of Music took place in Massey Hall. Every year the best of the Conservatory's students display their prowess, and this concert was, I think, one of the best in the last few years. The first number was the overture, "Fingal's Cave," by Mendelssohn, played by the orchestra conducted by Frank Murch. He did a neat, convincing piece of work, keeping the orchestra well in hand. As yet, however, his gestures are hardly authoritative enough, particularly for a student orchestra. They appear a little bit self-conscious and could well be on a larger and bolder scale. But it was evident that he knew the work thoroughly, and he gave all leads with great precision. Harvard Reddick sang next Beethoven's "Adelaide" in English, displaying excellent diction and considerable musical feeling. His voice is not very powerful, and in this large hall there was sometimes a feeling of strain, which, I suspect, would not be present in a smaller hall. Another Beethoven number followed, the first movement of the Appassionata Sonata, played by Rosa Astro. Her technique appeared quite adequate, but her musical understanding is as yet hardly equal to a work of this kind. The interpretation was very much overdone, and verged on the sentimental. But such a work as this is rather a tall order for a young girl. The first movement of the Schumann Piano Concerto came next, played by Margaret Oliver with considerable verve, and a nice feeling for the poetical qualities of this work.

The first number after the intermission was the Romance from Wieniawski's second violin concerto, which Laura Freebairn played very tastefully, but lacking somewhat in vigor. But it was apparent that her violin is a small toned instrument, and the orchestra rather drowned her. Elizabeth Holmes sang next the aria, "Ah! mon Fils," by Meyerbeer, very musically and with charm. Her voice, however, lacks intensity of tone, and is at times sufficiently unsteady to disturb the pitch. After this we got back to the piano, and Frank Jones played Chopin's Fantasia in F minor with ease and precision, displaying the most mature work of the concert. His interpretation of this familiar work was never commonplace, never even touched the sentimental, and there was a fine sense of form. Next, Leslie McKimmie, violinist, played the Vitali Chaconne, overcoming its very considerable difficulties with ease. His playing at present lacks warmth, however, but the difficulties of the work may well have absorbed his attention to the exclusion of other things. Samuel Stolnitz, who sang next the recitative and aria, "Eri tu che macchiavi," by Verdi, has at present a rather weak voice of uncertain production, and is hardly equal yet to singing this quite intricate work. Bringing the concert to a close—and a very effective close, too—was the first movement of the Grieg Piano Concerto, played by Cynthia Docksteader. She displayed throughout a fine, accurate technique, and played with a youthful vivacity which was very charming.

Throughout the concert in all the various concertos and accompaniments—save the few which were played on the piano—the orchestra under Ettore Mazzoleni did excellent work, vastly assisting the general effectiveness of the concert.

LAST week three operas were presented by the Opera Guild of Toronto, in the Royal Alexandra Theatre: Cavalleria Rusticana and Pagliacci on Tuesday evening and Saturday afternoon, and La Tosca on Thursday and Saturday evenings. The performance of this latter work was in many ways highly meritorious, the staging was good and the scenery most effective, and musically it possessed a fine precision and tautness, for which Reginald Stewart's incisive baton was no doubt largely responsible. Doris Godson Gilmour was very good as Tosca, singing for the most part with ease and authority, but occasionally her acting was a little unconvincing. The guest artist, Lawrence Power, has a powerful and pleasing tenor voice, but his acting is distinctly disappointing, all movements being very much according to the rules, and without much life. Poul Bai, as Baron Scarpia, presented the best piece of characterization and was a most convincing villain. Every gesture and every inflection of his voice seemed compact with a forceful malignancy, and the shortcomings of his singing passed almost unnoticed. The acting of the rest of the cast seemed by comparison wooden and over-careful. One might suggest, however, that he rather overdid the death scene, for his gaspings and groanings were so realistic that they seemed out of place in anything so formalized as opera, and the incongruity was disturbing.

Cavalleria Rusticana, while well staged on the whole, was certainly the least satisfactory of the three. But this may well have been due to the fact that it is a very poor opera—thin as to libretto and the music, nowadays, has a touch of the sampler and the aspidistra about it. Nothing was quite happy in the Saturday performance. The choruses were not sung well, and the chorus seemed forever getting in the way. Nor was Mr. Lawrence in nearly such good voice as he was on the previous Thursday, and though Mrs. Gilmour sang well she did not appear so comfortable in the role of Santuzza as in Tosca. Irving Levine looked the part of Alfio, and sang better than I have hitherto heard him, but he still has a pronounced tendency to beat time with his gestures. Evaleen Kilby has a charming voice and acted very well on the whole, as Lucia, as also did Gwendolin Hale as Lola.

Pagliacci followed this work as a distinct refreshment. It is a far finer opera, in the first place, with considerable compactness of form and a comfortable air of inevitability; also, the music is charming. In the second place it was much better performed. Alice Strong undoubtedly took the palm for beautiful singing, and her acting was thoroughly charming and sincere. Her voice is clear and ringing, and there is no trace of hardness or wobble, and her portrayal of the character of Nedda had just the right touch of heartlessness and gaiety. Robert Hately as Tonio, the clown, sang the Prologue well, and though his singing in the opera itself was not so good, his acting was very fine indeed, and his diction excellent. Kenneth Sakos, as Canio, was a little inclined to overdo his acting. At the end of the first act when he discovers Nedda's perfidy, the clutchings and stampings verged on comedy. But his work had vivacity and was never dead. Leslie Mardall, as Beppe, the harlequin, sang this small part very beautifully, and his scene with Nedda in the play within the opera was very charming and graceful; and Albert Kennedy as Silvio, the village lover, sang well, but was rather a cold lover, and hardly convinced one that he was passionately desirous of possessing Nedda.

Taken as a whole the work of this company showed much polish and great promise for the future, and altogether compares favorably with the better of the traveling opera companies. Indeed, the singing in many cases is better than is usually found in traveling companies, and with experience there can be no doubt that the rest will come up to it.

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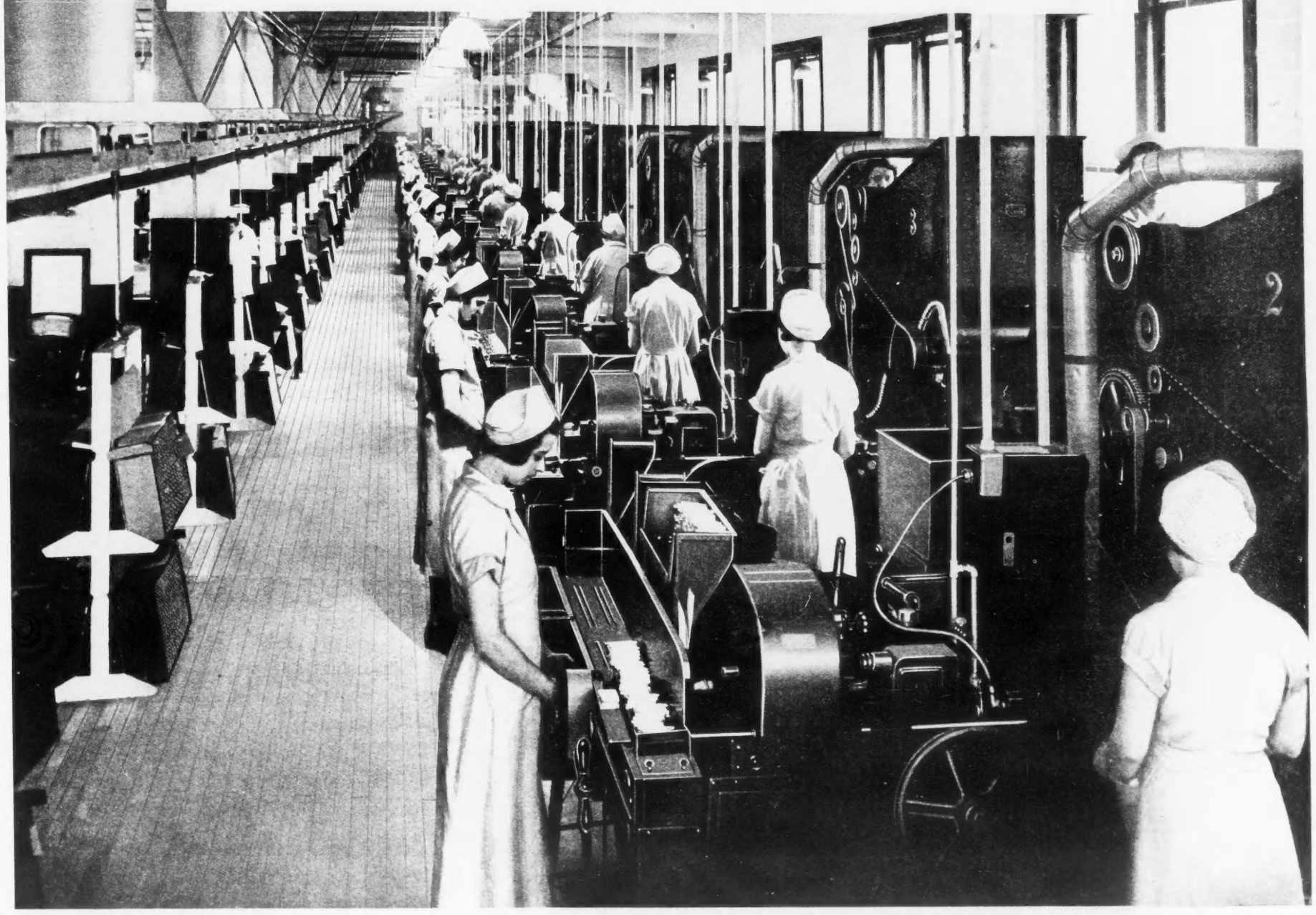

WORLD OF ART

BY G. CAMPBELL McINNES

WHATEVER may be one's personal reactions to the methods, aims and ideals of the Group of Seven, the sight of almost 200 of their canvases on view together cannot help but give a terrific sense of solidity and achievement. Examining the pictures on view at the first retrospective exhibition of work by the Group at the Art Gallery of Toronto, one can see why its early efforts stirred up so much resentment, and why, in spite of its faults and the sometimes unfortunate influence it has made on younger and weaker painters, it is of such great importance in the history of Canadian art.

Given the premise, which I believe to be true, that all art is a product of the impact of environment on sensitive natures, the work of a body of men who were drawn together because they believed that the Canadian scene demanded a special treatment to bring out its own peculiar features, is bound to be interesting. Canada is a land of sharp contrasts and contradictions, of massive forms, strong lines and bright hues, and in consequence presents special problems to those desirous of interpreting its spirit. These problems the Group solved in their own way. Retaining the rich color values offered by Impressionism, they painted in such a manner as to emphasize decorative and rhythmic design, mass and flowing line, the result being a sort of modified Post-Impressionism, but with the stress on bold simple structure. That the Group, in their efforts to give a new life and direction to landscape painting, sometimes went to the other extreme and produced work whose chief merits are sincerity and enthusiasm alone, is, I think, of comparatively little importance. More important, perhaps, is the fact that some of their disciples degenerated into mere imitation, and it was partly the recognition of this that led to the disbanding of the Group in 1933. But against this must be set the achievement of producing direct and sincere art that has an understanding of the essential spirit of the Canadian scene in all its cruelty and harshness, its beauty and grandeur.

In a sense, the disbanding of the Group marks the end of a definite period, and as the work of its members recedes from us in time, certain changes in their stature are noticeable, though they are imbued with a common ideal, and each member makes a personal contribution to their common art. A long acquaintance with the work exhibited here, which I also had the good fortune to see in Ottawa, convinces me that Lismer and Harris emerge a little above their gifted colleagues, though in point of craftsmanship and loving sense of paint, both must yield to Jackson. The late J. E. H. MacDonald seems to me the lyricist of the Group, with a lovely color sense, and Varley is one of the most interesting portraitists at work here. Fitzgerald is a little off the main line pursued by the Group, but perhaps even more the product of his environment, a very different one from Georgian Bay and Algoma; his slow contemplative method produces exquisitely delicate work. Holgate's nudes are conceived with authority, and there is much pleasure to be derived from the contemplation of Carmichael's sad, grey, endless landscapes and the prim, bare farmhouses of Casson.

The time has passed when the work of the Group could be a *succès de scandale*. Its followers, building on the foundations which it laid, have become the storm centres of critical controversy. To all save those to whom the Whistlerian era is still a living thing, the Group appears as mild, almost conservative. But this is the usual penalty paid for innovation: vilification, a brief period of messianism, neglect. But these men are sensitive, sincere and talented painters, pioneers in the noblest sense, and the first to make an attempt consciously to interpret Canada's varying surfaces and moods as they felt them to be—not as they felt they ought to be. It is on this that their reputation will ultimately rest.

• •

NATIONAL AFFAIRS

(*Continued from Page 4*)

heights of Geneva or the depths of the Winnipeg grain pit. According to the figures only $17,000 worth of wheat went from Canada to feed the invaders of Abyssinia in the five months ending April 1, 1936. The figure compares with $473,000 worth of wheat for the same five months of the year before. But there is another figure. Across the Ionian Sea from Italy lies Greece, a country whose total imports from Canada during the fiscal year 1935 consisted in $1,200 worth of rubber boots and hoes and things. In the last five months of the fiscal year 1936 Greece developed an appetite for Canadian wheat as large as it was sudden. It took $325,502 worth of wheat to satisfy it. But statistics are dull things.

DULL or dismal. This, for example, from the Dominion Bureau of Statistics: The percentage of illiteracy among the married and widowed in Canada is twice as great as among the unmarried. The figures show 5.2 per cent. illiteracy among the first class and only 2.4 per cent. among the second. The comparison holds in all age groups.

SARTORIAL Note: It was not in celebration of Fascist triumphs in Abyssinia that Mr. Denton (Pretty Boy) Massey, M.P. for Greenwood, donned a black shirt for House of Commons wear last Friday. It was merely that Mr. Massey was leaving with other M.P.'s on a Cook's tour of Ontario gold mines. With that nice sense of the fitting in shirts that has marked his public career to date, Mr. Massey had chosen his black sateen for going down mines in.

MR. DEACHMAN, M.P. Huron County's tribute to dead Free Trade Liberalism, salutes a particularly lively sample of protectionist Tory: "I like Mr. Bennett. I like most of all that note of final and ultimate authority with which he says: 'This and this is so. Believe it or you will be destroyed.'"

MR. J. S. WOODSWORTH darkens B.N.A. debate with sculpture: "We are simply making statuary the conditions . . ."

THE M.P. for Jasper recites the Social Credit Creed: "We believe that necessary work is necessary . . ."

THE BOOKSHELF

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GERMANY BEFORE VERDUN

"Education Before Verdun," by Arnold Zweig. Toronto, Macmillan. $2.50.

BY W. S. MILNE

EIGHT years ago appeared "The Case of Sergeant Grischa," which was at once recognized as one of the outstanding novels of the war. "Education Before Verdun" is by the same writer. It tells of the adventures of Bertin, Grischa's friend in the earlier-published work, before he met the sergeant, and is therefore, from the chronological point of view, "Sergeant Grischa's" predecessor. The author is at present at work on a third volume which is to complete the "Triology of the Transition" as he originally planned it. Zweig was one of the Jewish intellectuals expelled by the Nazis. His manuscript of "Education Before Verdun" was confiscated, and he had to write it all again, further handicapped by steady deterioration of his eyesight. At present, he is living in Palestine.

This novel has an interest today apart from its picture of a particularly wholesale slaughter, in which on both sides over half a million men were killed. That in itself would not make the story of Verdun worth retelling, except as a sort of horrible warning, well-intentioned. Until the reader sees another purpose in the telling, the book will seem intolerably wordy in proportion to its substance. "Education Before Verdun" is compelling, irrespective of its portrayal of war horrors. Its hero is a young intellectual, Jewish lawyer and novelist, and the book is the story of the completion of his spiritual education. Its interest today is that it shows its forces maturing that are later to become National Socialism rampant. It shows as also why the Jew is not part of the movement. One sees many types graduating from the school of war; its affiliated post-graduate institution is revolution. Ultimately, one should imagine Bertin will become a revolutionary. As yet he is too sensitive, too introspective, too individualistic.

Interwoven with the story of Bertin's unfolding is that of Lieutenant Kroysing's vain quest for justice and, later, his less futile quest for love. This latter episode is outside the pattern and can be coupled only as it does end, with a bomb. A particularly well-handled episode is that of the death of the old Jewish scholar confronted with injustice he is powerless to overthrow; he dies by his own hand, and as he drinks the poison, he plays his loved piano. Amazingly, the episode is neither sentimental nor melodramatic, and that fact is a measure of Zweig's craftsmanship.

ARNOLD ZWEIG

DARK OR LIGHT, SIR?

"The Silver Fleece," by Robert Collis. Toronto, Nelson. $1.50.
"Half the Battle," by Paul Bloomfield. Toronto, Macmillan. $2.50.

BY WILLIAM M. GIBSON

WE HAVE had the mauve decade memoirs, we have had the recollections of the grimly gay immediate pre-war days, we have read much—too much—of personal experiences in, and reactions to, the war itself; and now we are confronted with variations on the theme, in the shape of autobiographies by men who were still at school when the war started, and are not yet fully in the prime of life.

Both Mr. Bloomfield (Harrow and Oxford) and Dr. Collis (Rugby and Cambridge) started life in England under what cannot help but be a disadvantage in any adolescent society: they were not natives of the land, in which they were sent to be educated. Bloomfield was born in Vienna, in the waltzing gaieties of Franz Josef's reign, and Collis in Ireland, at Killiney in the shadow of the Wicklow mountains. They both, however, made an extraordinarily good stab at adjusting themselves, and in becoming, at any rate superficially, sufficiently cut-out to the public-school pattern to enjoy a modicum of popularity. (Games helped Collis, particularly; he finished up in International rugger).

Though they are in most ways poles apart, both writers have one thing—an essential—in common; they both seek, like Marcel Proust, to recover "le temps perdu" but, unlike Proust, neither would seem to have arrived satisfactorily at "le temps retrouvé". Can it perhaps be that neither is yet advanced enough in years (and, may one whisper, experience?) to achieve that happy end?

Dark or light? Oxford or Cambridge? Conceivably, it doesn't matter very much, once the actual University years and their strange internecine snobbishness are left behind. Most of Bloomfield's friends today are Cantabs., most of Collis' Irish or Americans. And the result is that each of them is today the allegorical wearer of a striped cravat, with dark and light blue evenly interspaced.

In each book, there are noteworthy passages which swamp the rest, by reason of their extreme interest. In Collis' case, it is his description of his work and contacts with Buchman, of the Oxford Group, and in Bloomfield's, his account of Anthony Eden as an undergraduate. As journalism from the personal, Beverley Nichols-ish angle, these chapters are "the tops"; but from the point of view of each book as a whole, it is a pity that they are included, since they show just what each writer can do, and what he has failed to put across with the same extent of conviction in the remainder of his book.

The charming cover design for "The Silver Fleece" merits a word of thanks to T. G. Wilson, who was responsible for it, and compensates not a little for what seems to us the unnecessarily high price of $1.50 for a book of this type.

THE WORM DIDN'T TURN

"A Time for Love," by Ramona Herdman. Toronto, Musson. 264 pages. $2.00.

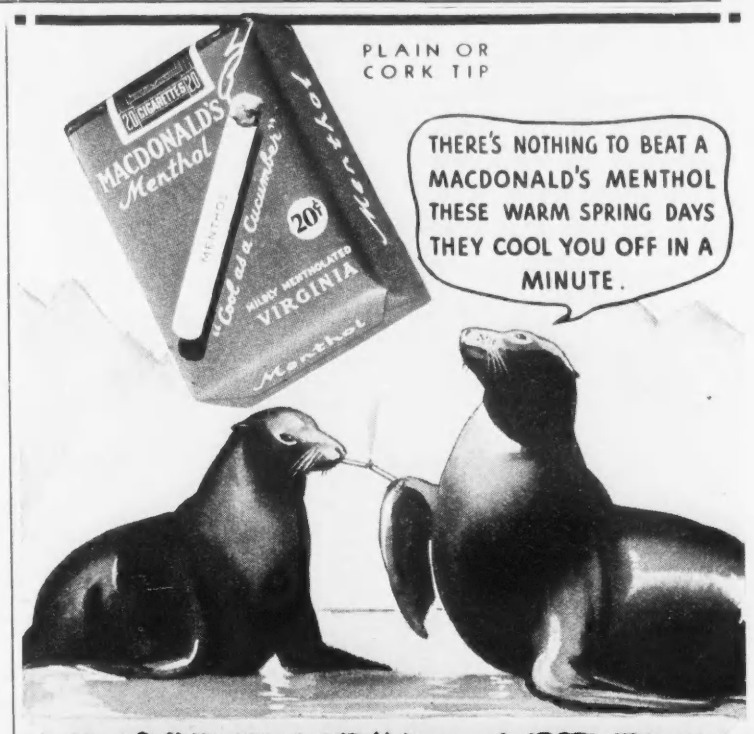
BY NATHANIEL A. BENSON

THIS briskly-titled opus isn't at all what the intriguing label suggests, a study of red-hot, searing romance. In fact, it is rather a dull story, dull as life and just as authentic as the Big Struggle itself. The central character is Paul Langdon, whom we meet as editor of the "Cosmos" magazine in New York. Just what particular type of grey matter, inventive genius, or what-have-you Paul possessed in order to ascend to the "Cosmos" and its editorial peak, Miss Herdman never tells. In fact, her picture of Paul as a dull, faithful, plodding job-holder may be intended to be satiric, but the multitude (many of whom collect rejection-slips) will never believe that a real editor has all of the native hue and resolution of a worm.

However, such is Miss Herdman's hero or victim. He is not very real, always shadowy, indecisive and wholly colorless, a fellow in pasted grey. There is nothing in him of bigot, hero or pedant as we trust and know all editors to be.

However, once we get rid of colorless Editor Langdon, Miss Herdman begins to score in most impressive

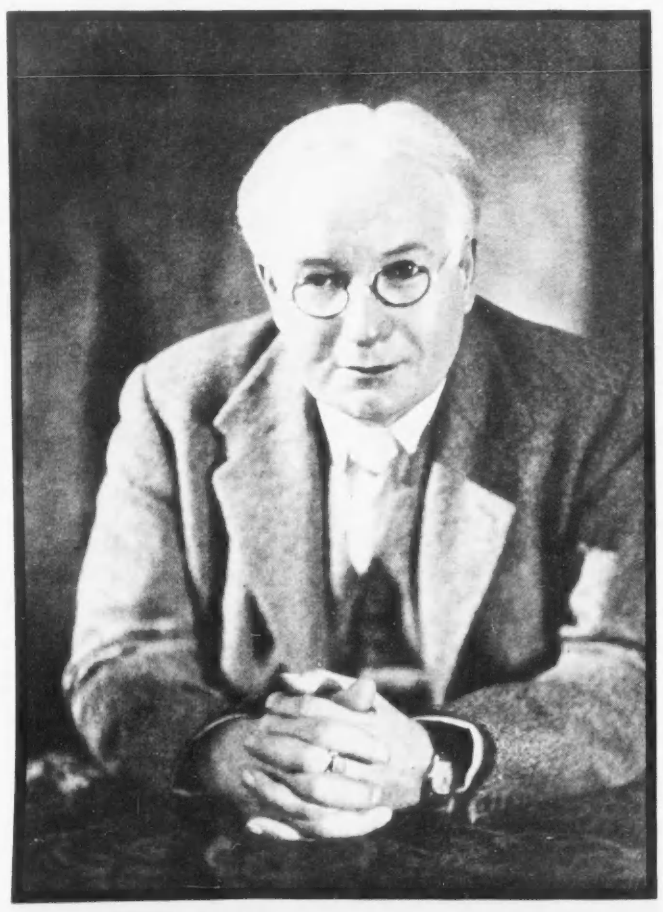
(Continued on Next Page)



THE CRIME CALENDAR

BY J. V. McAREE

READERS of detective stories who sometimes suspect that their tastes are too much solid fare for their delicate consciences when reading are one of the 300 house guests (Crime all published at $2.25) by Doubleday, Doran & Co. will be reflecting that they are informative. In "The Feather Duck Murders" by D. and H. Telfer, they will learn a good deal about the Hawaiian Islands. In "Flowers For the Judge" by Marsh Allingham (not, will you "the best account of a coroner's inquest" which we have ever read and the laws which govern the inquest in England. In "The Dartmoor Enigma" by Sir Basil Thompson, they will find interesting notes about Dartmoor and also about the machinery of Scotland Yard; and in "F. Corridor," by Dr. James G. Edwards, they will find out a good deal about hospital management and routine and a couple of persons. Apart from information, the last named is not much of a detective story. "The Feather Duck Murders" and "Flowers For the Judge" fall just short of being first class, the failure of the former being almost imperceptible. Here again we have one of the most engaging detectives to appear in several seasons, to wit, the brave Baron von Kaa, formerly head of the Vienna Detective Department. He appeared first in "The Ticking Terror Murders." He is vain, and has some curious personal habits such as drinking champagne for breakfast, but he is a first class detective and an amusing fellow, to boot. We recommend this story. Miss Allingham writes well and with a certain dry humor. Her amateur sleuth is pleasingly free from eccentricities, and he too, has a first class brain. The only defect we find in "Flowers for the Judge" is a certain fuzziness in the denouement. We are left in some doubt that things could have happened just that way. Nevertheless the book goes on the recommended list. Sir Basil Thompson's main claim to attention is that he was once chief of the Criminal Investigation Department at New Scotland Yard. No other writer, therefore could be quite so familiar as he with the machinery of that redoubtable organization. He is no master story teller but this is the best book he has written so far as our experience goes. He would be well advised not to attempt American slang. We do not know a single English writer who can do this without unconsciously amusing his American and Canadian readers. The American character he introduces is quite unnecessary, and was probably dragged in to entertain English readers.



DR. C. T. CURRELLY, Director of the Museum of Archaeology at the Royal Ontario Museum, Toronto.
—Camera portrait by Violet Keene, Eaton's-College St.

Q. E. D.

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TORY "IRONER-OUT"

BY R. E. KNOWLES, JR.

Although the customary breathings of fire and slaughter against "the Old Gang" which often precede a Conservative Convention have this year included rumors of a frontal attack to oust "Bill" Ireland from his presidential office, the betting at the moment of going to press is that Mr. Ireland will not be ousted. Some of the reasons why this looks like good betting are set forth in this article.

MANY guesses are being made as to who will be chosen leader of the Ontario Conservative party at the convention scheduled for the end of this month. There is one man in the province who could make a far better guess than anybody else; his name is W. H. Ireland, his post is that of president of the Ontario Conservative Association, and his record includes fifteen years as M.P.P. for West Hastings and as whip for the Conservative party.

For some weeks past a steady stream of people have been calling on Mr. Ireland at his headquarters in a Toronto hotel. These callers include petty ward-heelers, big political bosses and every variety of politician between the two; their object is to press the candidature of someone or other for the leadership, or else to make the best bargain they can in return for supporting somebody else.

While the full convention of 2,000 delegates will nominally make the selection of the new leader, the choice is really being made at these informal conferences that are now going on behind the scenes. Mr. Ireland is present at these conferences but can take no active part in them. The reason for this is that he will probably be chairman of the convention; as such, he will maintain a strict neutrality and impartiality. Nevertheless, Mr. Ireland probably knows well by this time who will be chosen as the new leader.

MR. IRELAND has been aptly described as the prize "oil-pourer" and "ironer-out" of the Conservative party. Beyond any doubt he is finding his gifts in this direction highly useful during all the pre-convention dickering and wire-pulling that are going on now. Everybody likes him. After you have known him for one minute he ceases to be Mr. Ireland and becomes plain "Bill." His genial smile, his infectious laugh, his bland voice and his general air of knowing exactly how you feel about everything, enable him to placate the most irate of party malcontents and to bring perfect peace out of desperate discord.

He is tall and heavily built. His spacious waistcoat is generally topped by a tie of Oriental splendor. The twinkle in his eyes and the grin on his mouth exude friendliness. His nose is the biggest in the party. His ears match it in size. Which is very fortunate because those ears have to listen to a lot. Bill has to give a sympathetic hearing to every Tory in the province who has a grievance, fancied or real.

HE WAS in his ideal element as party whip. His job then was to stage-manage the debates with the co-operation of the Opposition whip, to act as shepherd to members who got weak in their attendance at the House, and above all to see that no members of the party "bolted" when the bells rang for a division. He did all these things with consummate skill. Not once during his fifteen years as whip did a Conservative member "bolt." The Liberals have no such clean record; in the two years since they came into power about half-a-dozen of their nominal supporters have voted with the Opposition on important divisions.

Mr. Ireland was a candidate for promotion to cabinet rank both under Mr. Ferguson and under Mr. Henry. But both of these premiers demurred. The reason the former is said to have given on one occasion was that Mr. Ireland was such a good whip that the party couldn't afford to have him made a Minister of the Crown.

One thing Mr. Ireland did not have to do as whip was speech-making. In the fifteen years he was a member of the Legislature not once did he utter more than twenty consecutive words from the floor of the House. That suited him. He doesn't like making speeches and says he isn't any good at it.

A TASK that devolves on Mr. Ireland as president of the Ontario Conservative organization is that of playing official host at social functions put on by the party. He is the ideal man for this job. He has the faculty of making everybody feel perfectly at home, of convincing anyone he speaks to that he appreciates his company highly, of turning conversation in the right direction and of eliciting a laugh from any crowd about once in thirty seconds.

"Bill," I asked him recently, "how were you able to make such a perfect record as a whip? How did you manage never to have any defections in fifteen years?"

"Kindness, Bob," he replied with a laugh. "Just kindness. That's the way to treat the boys. Don't try to force them or bulldoze them, just be nice to them."

"Will you be whip if and when the Conservatives come back into power?"

"Anybody who can answer that question is a smarter man than I am. Don't you think so?"

"How about the leadership?" I was bold enough to ask. "Who do you think has the best chance?"

"Now you might ring for the bell-boy and ask him that. He could give you just as good an answer as I can." But the tone of his voice and the twinkle in his eye belied the statement.

"Are there many people up to see you about the convention these days?"

"Scores of 'em. Scores of 'em," he said. "But what can I do for them? Just listen to them and be polite and try to keep the peace. That's all."

FURTHER conversation with Mr. Ireland disclosed the information that he is a staunch upholder of the party system of government. He realizes it has its disadvantages but doubts that anything better could be devised. He favors a scaling down of rates of interest paid on government borrowings—not a forced conversion as suggested by Premier Hepburn, but one brought about voluntarily by propaganda as was done in England and Australia. Lower interest rates, he maintains, would not only save governments large sums of money but would give business a big stimulus by discouraging saving and encouraging spending.

He also favors mild inflation as a means of helping business find its feet and of restoring more equitable relationships between creditors and debtors of several years' standing.

"But I'm just a layman in all these matters," he added after expounding the foregoing views. "I don't pretend to know much about them or to speak with any authority."

W. H. IRELAND was born in Trenton, Ont., 52 years ago. His father had a grocery business there which still flourishes under the son, having been in the same family for more than 65 years. Mr. Ireland, senior, was a Liberal; Mr. Ireland, junior, regards this as the only blot on his family escutcheon and insists that from the time he reached years of discretion he has done his best to erase it.

In his early youth young Bill spent the hours after school delivering orders for his father, and it is said that it was in this work that he acquired his high degree of skill in getting on with people and pleasing them. After going through the public and high schools of Trenton he continued in the grocery business, and has since undertaken an insurance agency as well.

He was elected a town councillor in 1914 and re-elected the following year. Then he ran for mayor and held the post for four years. He won a seat in the provincial Legislature in 1919 and was forthwith chosen by Mr. Ferguson as deputy whip of the Opposition, which then consisted of Liberals and Conservatives. Re-elected with his party in 1923, he became government whip and continued in this capacity for eleven years. He met with his first defeat at the polls in the 1934 general election, and that happened to be his coming-of-age year in public life. He is, and always has been, one of the warmest admirers of Hon. G. Howard Ferguson.

Apart from an extreme fondness for dogs, his only hobby, he says, is his family, which consists of three children between the ages of nine and fourteen. He is a member of the Shrine, the Trenton Rotary Club and the Albany Club.

W. H. IRELAND, M.P.P.

—Photo by Leatherdale.

• •

THE BOOKSHELF

(Continued from Page 8)

fashion. Her Paul is perhaps intended to be only a sounding-board for the four women in his life, plump, placid, level-headed Wife Janet, sensitive, honest Daughter Delight, Spartan Mother Langdon, and attractive Mistress Mary Calder, intelligent and lovely. The novel, not overly long, occupies itself with Paul's struggle to devote the proper amount of time to his job, his wife, his daughter and his mother, and snatch a few sparse hours out of all of his dull journal duties and domesticities to enjoy a little real happiness with his sweetheart who was also his secretary.

In the end he loses three of the four women who affect his life. His misunderstood daughter elopes with a young engineer, his mother dies alone in a hospital's public ward while he is snatching a few golden moments with his sweetheart, and worst of all, the latter finally has the courage to abandon her futile lover when her feminine intuition makes her realize that Paul is too indecisive ever "to make an honest woman" of her. So Paul remains with the two things that have really no place in his soul, but make up his life: his wife and his job. And such is life!

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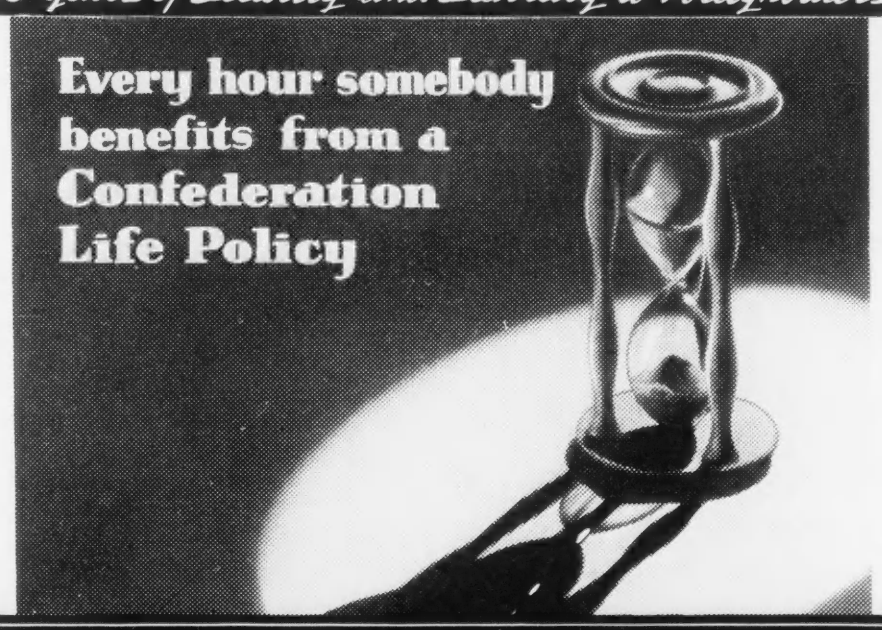

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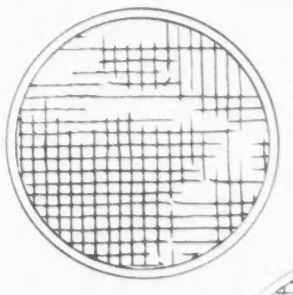

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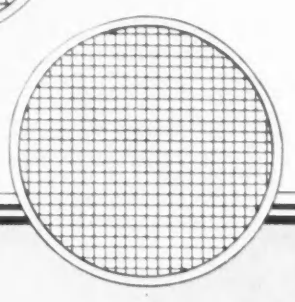

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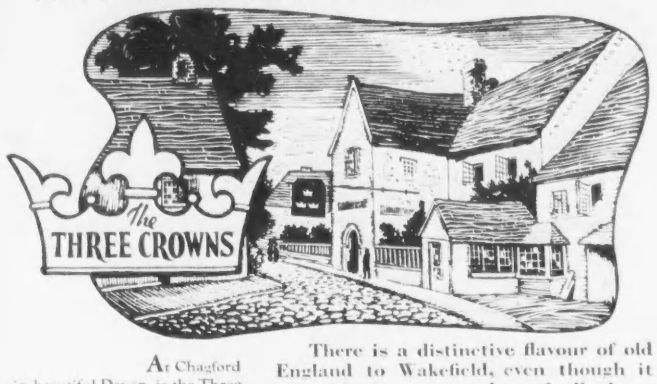

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Vol. 51, No. 29 Whole No. 2255

THE 1936 PLATFORM

(Continued from Page 5)

out. What he promises as a prophet he will not be doing as a politician.

The opposition, both within the Democratic party and, of course, in the Republican party, has a clear duty to insist that the new platform should make it clear whether the President's new personal philosophy, his belief in a centrally regulated economy, is or is not to supplant his old philosophy, the principles of the 1932 platform. Partisan politicians will, of course, move heaven and earth to blur the issue and avoid a clear avowal. But a clear avowal is necessary.

This is no mere theoretical and academic exercise. It is a matter of the greatest practical consequence that the people should know which way their leaders are going and that they should have the chance to decide whether that is the way they wish to go.

IN discussing the writing of a Democratic platform for 1936, it was suggested above that the main difficulty is to reconcile Mr. Roosevelt's personal conversion to the kind of collectivism exemplified by N.R.A. with (1) the contrary principles of the 1932 platform, (2) the unconstitutionality of Mr. Roosevelt's new principles, (3) the political impracticability of these new principles.

The Republicans also have to write a platform. And they also have some reconciling to do.

IT MAY be taken for granted that the Republicans will wish to take a stand against the whole conception of an economy in which production, prices, wages are regulated by government, particularly by the central government. It is certain that they will wish to argue that the great expenditures and the bureaucratic expansion can be stopped by a revival of spontaneous private enterprise which will absorb the unemployed. It is also certain, as Governor Landon has already indicated, that they will accept the other Roosevelt reforms, the principle, namely, the regulation of the stock market and of the issuing of stocks and bonds, the banking measures and social insurance.

Their political problem is to convince the people that in repudiating Mr. Roosevelt's collectivism and the continuance of his inflationary expenditures, they will not throw the country back to the conditions which preceded and led up to 1929. For however much the people may be disposed to dislike many aspects of the New Deal, they like much less the cruel deflation which they suffered just before the New Deal.

IT will be necessary, therefore, in the first instance for the Republicans to formulate a monetary policy which shows that they too have learned something from the experience of the past ten years. They ought to make it evident that they are at least as enlightened and progressive about the nature of the post war gold standard and of monetary policy as the Bank of England and Mr. J. P. Morgan, in short that they now appreciate that a sound currency is one which permits business to expand to full employment and after that point is reached is neither deflationary nor inflationary. Unless they do this, if they come forward with a monetary policy based on what they were taught by Andrew Mellon in 1926, they can hardly fail to throw gloom about restoring business. They will create throughout the country a paralyzing fear that deflation is to be resumed.

They can criticize the Administration for counteracting its own measures by frightening the investor and discouraging enterprise. They can point to the potential danger of a credit inflation. But what they cannot do, and still stand forth as the restorers of prosperity, is to talk as if a fixed international gold value for the dollar, rather than good business and full employment, is the criterion of a sound currency and prudent finance.

WHEN they come to take their stand as the defenders of what they will call the American system as against the collectivist ideal, they also have to break with their own recent past. The fact is that the twelve years of Republican rule up to 1932 covered the period of the greatest concentration of corporate power, the fastest growth toward monopoly, the most drastic destruction of competition, the largest amount of price-fixing, in the whole history of the Republic. Now any one who wishes to oppose a state collectivism, like N.R.A. or A.A.A., must be prepared to oppose private monopoly and to demand the restoration of competition.

For a truly competitive system may be able to regulate itself. But a system of private monopolies will not regulate itself. If the country is to go back to the American economy, and that is what a growing multitude wish, it must restore the competition which monopoly and concentrated corporate power have destroyed.

AMONG the Republicans there are many who see this clearly and sincerely wish to take this line. Men seemingly as far apart as Senator Borah and Mr. Ogden Mills have seen the handwriting on the wall, have realized that it is no use attacking collectivism unless there is a genuine move to restore competition. Governor Landon, in his radio interview the other day, was particularly enlightened and reassuring on this point when he said that government must intervene in business but that it must intervene to restore fair competition and not as, under N.R.A., to multiply and perpetuate private monopolies.

But this view is contrary to the record of the Republican party under Harding, Coolidge and Hoover. The record is one of tolerance and encouragement of private monopoly. Moreover, there is a vast amount of Republican propaganda about "liberty" which appears to mean only the liberty of monopolists to practice monopoly. That is not what liberty means in the American political tradition, and the Republicans will have to make that clear in their platform if they wish to avoid the charge that their return to power means a return to the order of things which ended in the depression.

They will have to make it clear that they do not propose to let monopolistic business alone, that their quarrel with the New Deal is that the government has fostered monopoly and entrenched it, that it is competitive business which they mean not to meddle with, that what they are aiming at is an economy which does not have to be regulated from Washington because it regulates itself by free competition in the open market.

THE skeleton in the Democratic closet is Mr. Roosevelt's personal affection for a directed collectivist order. But such an order is the necessary result of accepting as inevitable the development of private monopoly and the destruction of competition. The skeleton in the Republican closet is their long association with the development of those private monopolies, their long failure to preserve competition. Therefore, if they wish to attack Mr. Roosevelt as a collectivist, they must break with their own recent past and become the exponents of a free economy ruled by competitive markets.

DANA H. PORTER, prominent Toronto lawyer and past president of the Empire Club of Canada, whose election to the board of governors of the Toronto Conservatory of Music was announced this week by Col. F. H. Deacon, chairman of the board. Mr. Porter will fill the place left vacant recently by the death of W. R. Percy Parker, K.C.

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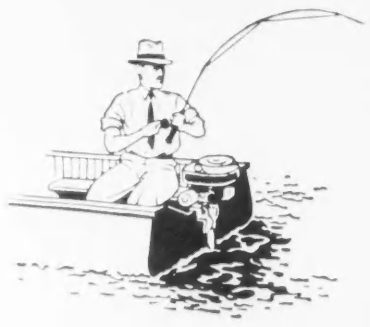

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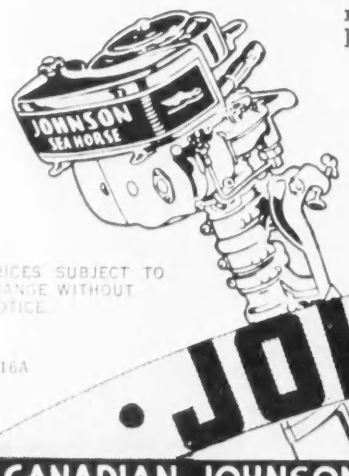

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THE FATTED CALF

BY HARRIET PARSONS

WHILE Parliament has been thrashing out the fine points of the Canadian-American Trade Agreement, the loud shouts from the Opposition about the ruin of Canadian industry may quite possibly have diverted the attention of many Canadians from noticing the even more vociferous protests against this same pact on the part of the American farmer and other raw material producers.

If Mr. Bennett thinks that Mr. King is sacrificing Canada with agreements "detrimental to Canadian industry," Republican Congressmen are equally convinced that a "fantastic internationalism" has led Secretary of State Cordell Hull to trade American interest for world interest, to trade off the dairying industry for the manufacturing industry, and to deprive the American farmer of his full enjoyment of the American market.

So vehement, indeed, are the complaints of dairy farmers, cattle raisers and lumbermen that the Canadian Trade Agreement bids fair to become an issue in the Presidential election next November.

It was no accident that in his Fort Wayne, Indiana, address Herbert Hoover took an ironical shot at the reciprocal tariff treaties by declaring:

"If you contemplate welcoming a prodigal son, you can get a fatted calf from Canada."

Astute politician that he is, he knew that not only would western cattle raisers be responsive to this particular brand of humor, but that he would touch a sympathetic chord with Wisconsin cheese producers, New York dairymen and Minnesota milk co-operatives.

The possibility of overlooking or underestimating the extent of the opposition of the United States agricultural interests to the Trade Pact is due largely to the different procedure by which the negotiations were concluded in the two countries.

In the past, through all the long history of attempts at reciprocity since the Civil War, it has been necessary for such agreements to be ratified by both the United States Congress and the Canadian Parliament. Unfortunately for the cause of reciprocity, low-tariff parties never came into power in the two countries at the same time during that entire period. A seventy-year impasse was broken when last October's election gave the Dominion a Liberal Prime Minister while a Democratic President sat in the White House. Even then, the chances of a reciprocal trade agreement between the two countries would have been very small, if this measure had had to come before Congress, where every congressman would have been bound by the conflicting back-home interests of his constituents.

SINCE the agreements went into effect on January 1, the dignified halls of the Department of State at Washington have been disturbed by a continual procession of irate gentlemen converging on the Trade Agreements Division to lay their complaints before Dr. Henry F. Grady, chief of the division, and his assistants.

Vermont Yankees, upset over the maple sugar and maple syrup concessions. Maine farmers, annoyed over the seed potato clause. Mill owners from the Pacific Coast, very worried over the reductions in tariff on Canadian lumber. Livestock people from Texas to Montana, who are against increased importations of fatted calves, lean calves, or any other kind of cattle. Kentucky distillers, protesting increased admissions of Canadian whiskey, and enthusiastically seconded by all the corn and barley growers.

But most of all, dairymen. Milk and cream producers from New England, New York, the Middle West and the South. Cheese producers from Wisconsin. All very much concerned over the anticipated Canadian competition in the rich Eastern markets.

Of all the provisions of the Trade Pact, none raised such a howl as the reduction of the tariff on cheddar cheese from seven to five cents a pound. Cheese permeated the speech-making on Capitol Hill for weeks in February and March; and those with a sensitive olfactory imagination do say that they can still detect a faint aroma of cheese around the halls of the Department of State. Since coming to Washington, I've even met people who have never tasted Canadian cheddar cheese but who were so intrigued with all the argument that they have been trying to buy some—but so far they have been unable to find a store which knows whether it is carrying American or Canadian cheddar.

OPPONENTS of the Agreement who couldn't come to Washington in person sent letters; passed resolutions; formed associations; petitioned Congress. A file is kept by the Trade Agreements Division of all these complaints, protests and resolutions. A mere glance at its size would tend to convince Canadians that they hadn't made such a bad bargain after all.

Just to give an idea, here are a few of the organizations which have registered their opposition to the Trade Agreements because of their tariff reductions on Canadian agricultural and forest products:

Coastal Cattle Association, Texas; Wisconsin Cheese Publicity Association; Portland (Ore.) Chamber of Commerce; Farmers Union Terminal Association, St. Paul, Minn.; National Co-operative Milk Producers Federation, New York; the National Grange; West Coast Lumber Association; Minnesota Federation of County Fairs; American Forestry Association.

Local Granges and County Farm Bureaus protested the tariff reductions on agricultural products; while the National Grange, in national convention, denounced the Pact and also protested the bringing in of whiskey which would lessen the market for American corn and barley.

In Wisconsin, the leading cheese State, activity against the agreements has been very widespread, even extending to officials of the State Government. In 1932, Wisconsin produced 85 per cent. of the country's cheddar cheese, a total of some 250,000,000 pounds—so her interest in cheese is understandable. Estimating that Wisconsin farmers were due to lose $6,500,000 in the coming year, the Wisconsin Cheese Publicity Association circulated petitions asking Congress to repeal the Trade Agreement, for which they secured 20,000 signatures before March 1st. The chairman of the Wisconsin Department of Agriculture and Markets, Charles L. Hill, made a statement that he feared the reduction of one cent a pound in the price of Wisconsin cheese as a result of the competition of cheaper Canadian cheese, and further prophesied that Canadian shippers would have an advantage in the "rich Eastern markets" due to the shorter freight haul.

LATE March saw the formation at Sioux City, Iowa (a centre of agitation against the Canadian Trade Agreement), of the Raw Materials National Council. This new organization, which is to have its headquarters in Washington, D.C., is devoted to the following objectives:

Repeal by Congress or invalidation by the courts of the Reciprocal Trade Agreements Act of 1934 and renunciation of trade agreements made since its enactment.

Enactment of legislation to restrict imports to quotas based on proven actual needs, to bar substitutes for domestic raw materials, and to license importers of all raw materials.

Enactment of legislation to encourage use in industry of all products of American forests, farms and mines "to provide a home market for the production from 50,000,000 acres of land not now needed to produce for foreign markets which no longer exist."

ALL this protest does not mean that nobody is satisfied with the Canadian Agreement. The most pleased people are the West Coast soft fruit people, the citrus fruit growers of California and Florida, the hardwood men of the Southern States, the railroads and ports (particularly Boston), and the manufacturers of automobile parts. But these people who are happiest over the Pact are also the quietest about it.

Less pleased are the textile groups, especially the manufacturers of knit goods, hosiery and underwear, who claim the reductions in tariff are too small to help. And the Journal of Commerce reports that the petroleum products, automobile, ferro-alloy, paint and varnish industries see "no benefit" in the Agreement.

The highly vocal opposition was all centred around the farm and raw materials group.

The Hearst press took up the hue and cry. Local papers in the affected areas came out with such headlines as: "Kicking Lumber," "Cattlemen Rap Tariff Bonus to Canadians," and "Canada Gets Better of Deal."

Everyone who follows American Presidential campaigns at all closely knows how important a factor those farming areas of the Central and Middle-Western States may be in deciding an election, so it was not surprising that the Republicans, led by Mr. Hoover, should attack the Trade Agreements. But Democrats also joined the opposition, including such well-known figures of the Roosevelt Administration as General Hugh Johnson and George N. Peek, former Foreign Trade Advisor to the President, who resigned shortly after criticizing the Canadian Reciprocity Treaty.

INEVITABLY the battle was carried to Congress. Petitions flocked in supporting a Bill, introduced by Representative Merlin Hull of Wisconsin, to double or triple the tariff on milk, cream, butter, cheese and eggs. The idea was that the President could then reduce tariffs by 50 per cent. if he liked, and the net result would be a return to the tariff level prior to January 1st. If such a Bill could have been passed, it would, of course, entirely neutralize the effect of the Trade Agreements as far as dairy products are concerned. And success for the dairymen would soon bring forth a succession of similar bills on behalf of the cattle, lumber, vegetable or whiskey interests.

It may interest Canadians to know that two arguments that have been used over and over against the Canadian Agreement are: (a) that the Canadian wage-scale is so low compared to the United States that it constitutes unfair competition; and (b) that Canadian standards of dairy inspection are lower than in the United States.

Amusing sidelight: when Canadian furniture manufacturers declared that they couldn't compete against the low wages paid by furniture manufacturers in the Southern States, American supporters of the Agreements let out whoops of joy at this excellent example of tit for tat.

As for the dairy inspection angle, Canadian dairy farmers might well be working out some counteractive propaganda. A certain well-known movie dealing with the birth of five famous little girls has recently had the effect of giving a good many people in the United States the impression that Canada is a backward country—and this sort of thing makes fertile ground for seeds of propaganda to the effect that Canadian dairy standards are not as high as those in the United States. Such an idea should not be allowed to stand unchallenged.

IT MUST not be thought that all these many protests and arguments against the Trade Agreements are being let slip unanswered by the American proponents of the lower tariff policy. A steady stream of information, comment and statistics is constantly flowing out from the Trade Agreements Division, to show the inter-relation of modern world trade, to illustrate the benefits to be derived from the greater liberation of trade, and to correct the fallacies that crop up in the various discussions of the Agreements.

About two-thirds of the Press has supported the Reciprocal Trade Agreements. Among these is the American Creamery and Poultry Produce Review, which applauds the Canadian-American Agreement and says editorially: "The concessions made will, it is true, adversely affect, at least for a time, certain enterprises and industries on both sides of the border. But the advantages of cultivating larger commercial relationships with a good neighbor whose manner of living, whose trend of thought, whose ideals and ideas of government, and whose prevailing tongue are very nearly identical with our own, must be apparent."

The Canadian-American Trade Agreement occupies a position at the present time right at the very centre of the battleground where the world-trade and isolationist groups are struggling to decide the direction in which the United States' economic development is to move.

The world-trade group, represented by the reciprocal tariff policy of the Roosevelt Administration, is top-dog at the moment. But the protests which are being voiced against all the Trade Agreements, but more specifically against the Canadian Treaty, are forming a spearhead of the Isolation movement, symbolized by the Buy-American campaign, which cherishes a dream of a self-contained United States in which the American domestic market should consume only American raw materials and the products of American labor.

The two groups seem destined to come to grips in the coming election. The results will have far-reaching results in the future of U.S.-Canadian reciprocity relations.

Meanwhile the opposition in the two countries is doing a good deal to further the cause of the Trade Agreements. Every time Mr. Bennett or any of the Canadian industrialists attack the Pact, American industry is more inclined to feel that perhaps they did get some real concessions after all; and every angry shout of a Wisconsin cheese producer or Texan cattleman only tends to make Canadian agriculture feel more satisfied with their bargain.

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ANTARCTIC FLYERS

BY F. C. PICKWELL

MODESTY is a rare and precious virtue, particularly when applied to international heroes. For that reason Winnipeg citizens have been acclaiming Herbert Hollick-Kenyon and J. H. Lymburner for the honor they have brought to Canada and the nation's aviation fraternity. Mr. Kenyon is the pilot selected by Mr. Lincoln Ellsworth for the dramatic antarctic expedition, now recorded as one of the world's historic flights. Mr. Lymburner, his assistant, also possesses a unique mechanical mind and can always be banked on to insure a plane's airworthiness. Both are members of the Canadian Airways staff, accustomed to navigating under conditions where the fickle extremes of northern temperatures preominate.

This distinguished party left Dundee Island on November 23, and landed thirteen days later about twenty miles from the Bay of Whales in the Ross Sea. They travelled about 2,200 miles in nineteen hours of actual flying time but bad weather compelled four different landings. For a time radio communication with the outside was impossible, and grave concern over their possible fate became world-wide. The expedition was sponsored by Mr. Lincoln Ellsworth.

When finally rescued by Discovery II, the crew received this typically modest Kenyon reception: "I say, it's awfully decent of you fellows to drop in on us like this!" This is comparable to that other unassuming aviator, Chas. A. Lindbergh, who dug up formal letters of introduction after dropping his plane from the sky among thousands of cheering Parisians at the end of his epic solo trip.

MR. HOLLICK-KENYON would be one of the last men to sit now his hat in the air, pat himself on the chest, and seek personal notoriety on any such accomplishment. That is all the more reason why magnanimous action should (and doubtless will) be taken to see that a fitting tribute is bestowed on both Canadian pilots by the Ottawa government. When a great Canadian performs an outstanding service in the blazing of world aviation trails he is worthy of some tangible official recognition that will stand as an inspiration to others.

Standing quietly behind the wings is James A. Richardson, who more than anyone else placed Canadian Aviation on the continental map. He gambled with his own material resources during the uncertain and trying pioneer stages of Western Canada Airways and developed the business. Lymburner, conservative type of pilot, who have done so much to modernize and make safer commercial air transportation service. Mr. Richardson is still president of the Canadian Airways. He recently was appointed honorary wing commander of No. 12 (Bomber) Squadron, Royal Canadian Air Force, N.P.A. in Winnipeg.

Hollick-Kenyon was born in London, England, in 1897, and served with Alcock-Brown Transatlantic Flyers as a Canadian within a Canadian Airways headquarters. Later he accompanied Lymburner on mercy flights in British Columbia. When only 17 years old he volunteered for service in the World War and was attached to the Canadian Horse, but subsequently transferred to the Canadian Mounted Rifles. Wounded in action, he was invalided from the military service, but it was not long before he received an officer's commission in the Royal Flying Corps. At the age of 20 he was placed on the British Flying Officer's reserve list, holding the 1914-15 star, victory medal and the 1914-15 medal.

MR. KENYON was joined the Western Canada Airways (now Canadian Airways) in June, 1927. Within a few months he gained an enviable name during the aerial search for Andy Taylor, the Timmins prospector who got lost in the Gold Lake area. During those forty-odd days he flew thousands of miles in the aerial search for foraging prospector. When Mr. Taylor was found by a party of Indians and Royal Canadian Mounted Police, it was Hollick-Kenyon who piloted one of the planes.

H. HOLLICK-KENYON

Similar exploits were performed by him the following year as a member of the MacAlpine searching party that made northern flying history. Mr. Kenyon was particularly resourceful in keeping planes in the air when thousands of miles from hangars and engine shops. At one time he flew a ship which had its undercarriage improvised from a section of tubular radio mast.

Hollick-Kenyon's one thousand hours of night flying on the prairie air mail route in one year still remains a record. Canadian pilots chuckle reminiscently over an incident connected with his first flight from Lethbridge to Calgary. A blinding snowstorm developed shortly after he left Lethbridge. Hollick-Kenyon set his compass course, climbed high above the clouds and continued to fly.

In an hour or so he nonchalantly remarked that the ship must be over Calgary. Swooping lower and lower in wide circles he winged through snowladen clouds toward the earth. When he levelled off and dropped flares a stretch of ground was in evidence. After making sure it was large enough to park he brought the plane to a perfect landing. Daylight revealed that he had stopped on the outskirts of the city, but only twenty-five yards from a deep ravine.

WHEN air mail contracts were cancelled by the Dominion Government in 1932 Hollick-Kenyon was appointed superintendent of Northern Manitoba by Canadian Airways, supervising air traffic in northern Manitoba, north-eastern Saskatchewan, north-western Ontario, and the west coast of Hudson's Bay.

Never what might be termed a "flashy" pilot, Hollick-Kenyon's main claims to fame are his steadiness and resourcefulness in keeping his machine going under extremely adverse circumstances. That is why his record appealed to Mr. Ellsworth. He is a skillful navigator over mapped or unmapped country, and habitually makes careful territorial observations which frequently prove extremely valuable to other pilots.

With 1,053 hours in the air as a member of the Royal Flying Corps and a total well over 6,000 hours in the air for Canadian Airway, Hollick-Kenyon has a record that is surpassed by few other Canadian pilots. His experience ranges from flying over the prairies at night, in summer and winter; over the rocky mountains in difficult weather, and arctic and sub-arctic flying on skis, wheels and floats.

J. H. Lymburner, popularly known as "Red", is a native of Caister, Ontario, and lives in Dunnville with his family. He graduated from the garage as an excellent mechanic, and in 1928 linked up with Interprovincial Airways and International Airways. He obtained a commercial pilot's licence in 1929, and for two years flew as second in command on Fokker air mail planes.

"RED" LYMBURNER

Mr. Lymburner then added the degree of air engineer and photographer, and in 1932 was placed in charge of a Fairchild cabin freighter, engaged in bush transportation at Senneterre, on the north shore of the St. Lawrence, Noranda, Oskelaneo and other pioneer points. During the summer of 1933 he made an extended inspection tour of mission posts in northwestern Quebec with Bishop Anderson.

Since that time he has been in control of Canadian Airways' base at Oskelaneo. He operates his own amateur sending and receiving station, and is recognized as an outstanding photographic pilot. At one time he was detailed to co-operate with Fairchild Aircraft Limited in the testing of their new Super 71 freighter. Subsequently he made a fifty-hour test with the machine under winter operating conditions in Northern Quebec.

Originality and ability to tackle operating problems under any conditions form a characteristic of Mr. Lymburner. He is probably the first Canadian pilot who has been obliged to figure out a practical means of handling a fourteen-hundred-pound live ox as part of his cargo on a super-Fairchild—and got away with it.

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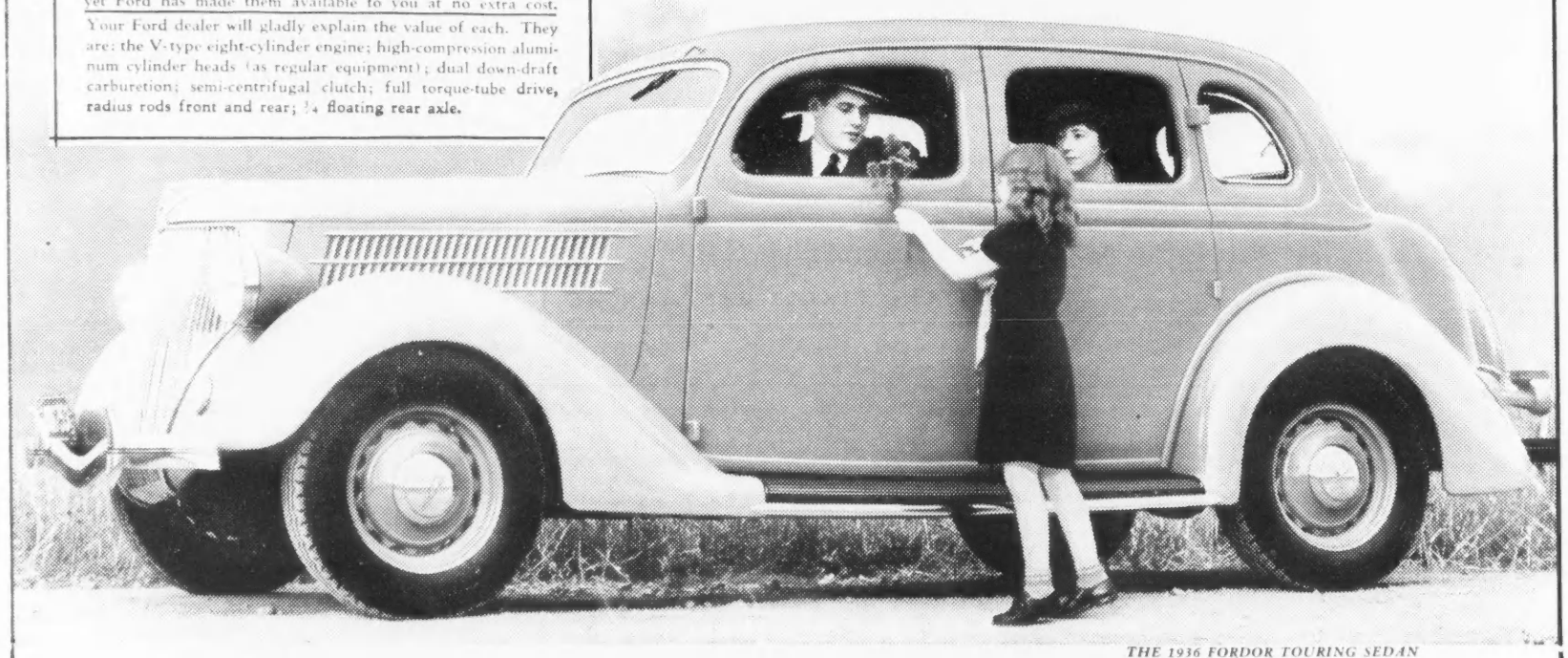

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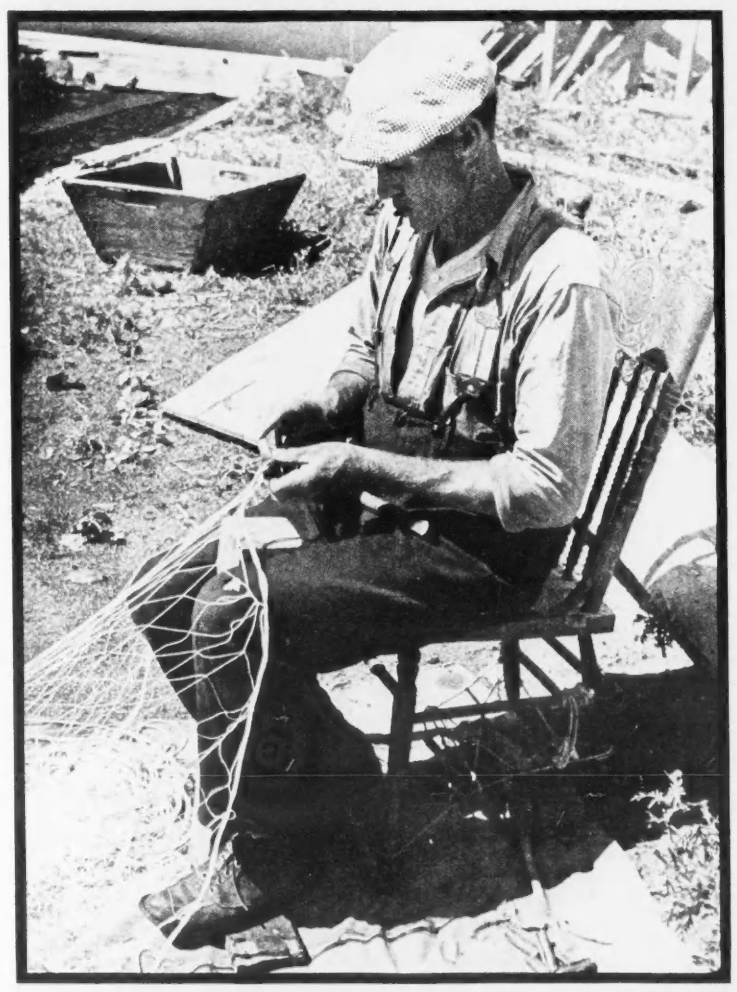

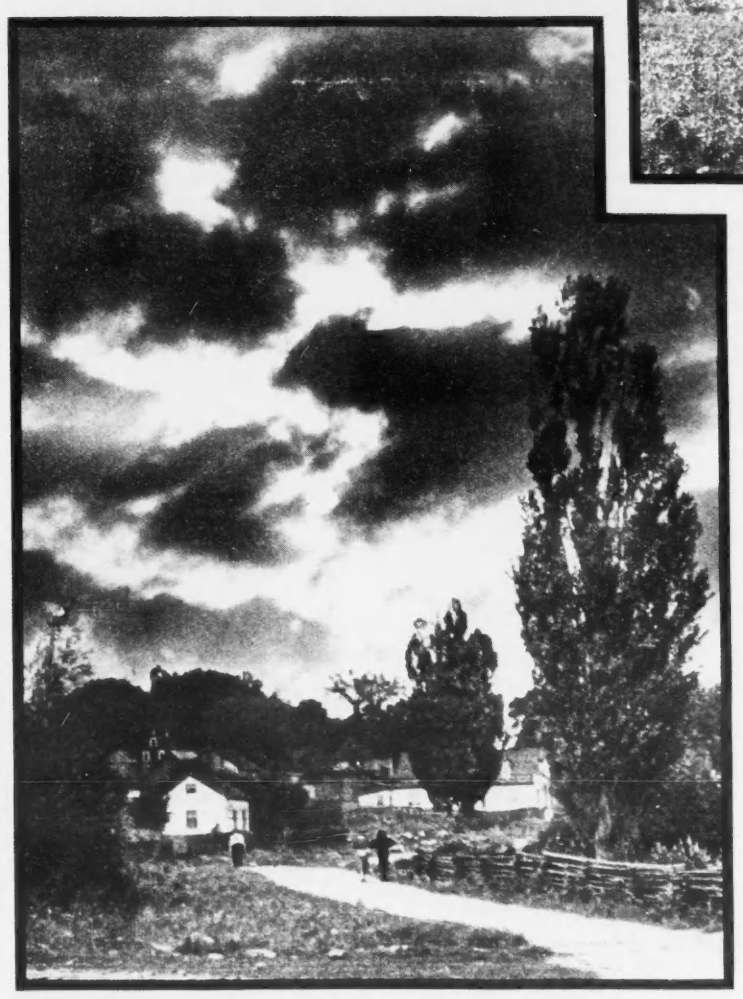

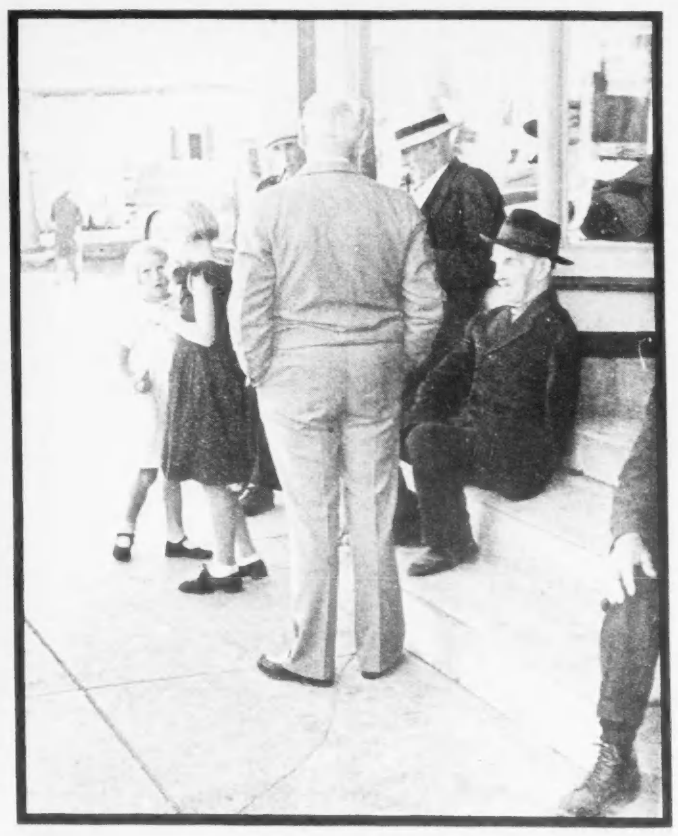

FIRST row, left. Manitowaning, the oldest settlement on Manitoulin Island, Ontario, and years ago, the headquarters of the Ottawa Indians. Right, upper. A party of one on Tobacco Lake. Right, lower. A typical Indian home on the West Bay Reserve.

Second row, left. A fisherman of Gore Bay, at the delicate task of making nets with the finest of linen imported from Ireland and Scotland. The nets cost on an average of $15 each. Centre. On the road to Wikwemikong, the chief village on Canada's only unceded Indian Reserve. Right. Saturday afternoon gossip at Gore Bay.

Third row, left. A novel way to cross a fence, a runway for motor cars. Right. Looking toward the village of Kagawong, with the power-house that supplies the Island's electricity under the H.E.P.C. of Ontario.

Photographs by Amaru C. Martin, Hamilton.

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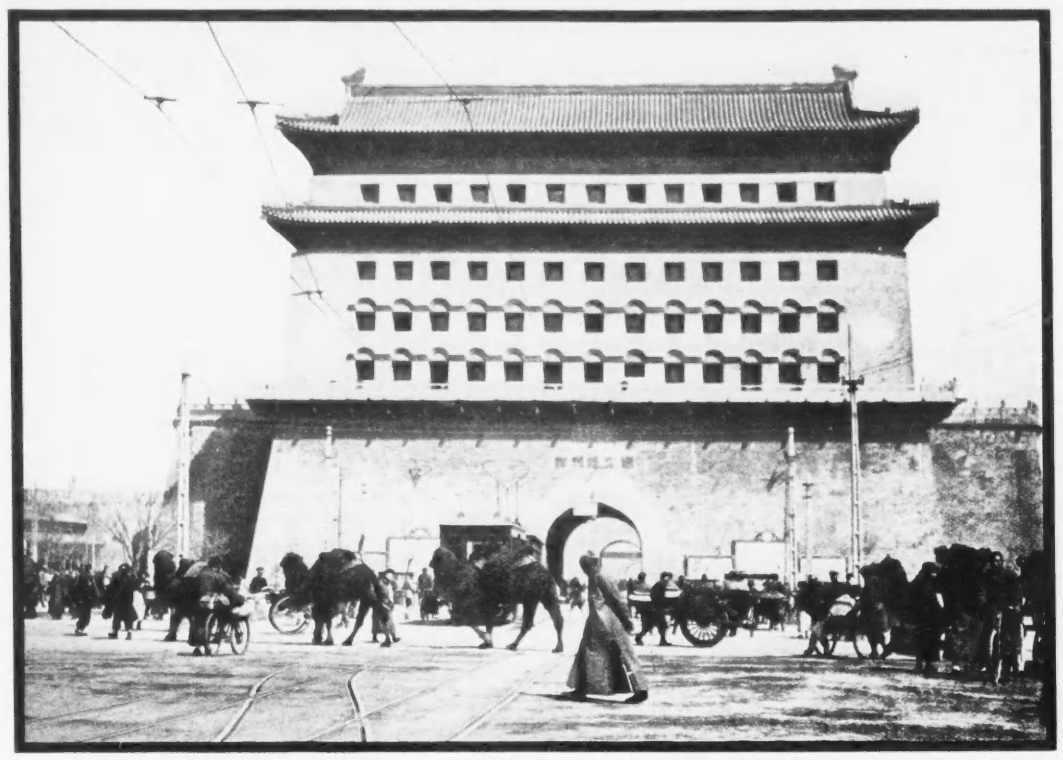
*Constipation due to insufficient "bulk"



THE CHIEN MEN GATE AT PEIPING, CHINA. Peiping means "Northern Peace" and is the new name for Peking, "Northern Capital", which was changed when the capital was moved to Nanking. Peiping, a city which has existed for 3,900 years, is still undisturbed by the encroachment of the white race.

—Photo courtesy Dollar S.S. Lines.

THE DISTAFF SIDE

BY MARIE CLAIRE

SHE stood at the end of the runway, poised, assured, her chin pulled in and up like a well-bred pony, a little smile of disdain meeting the intense criticism of some hundreds of feminine eyes. Her costume would have done credit to any chorus in any night club, yet it was twelve o'clock noon, not midnight. The orchestra swung into the rhythm of *I Don't Want to Make History*. The model in her bathing suit moved down the runway, perfectly self-conscious, completely indifferent. The waitress got tired of waiting, and plunking down a white roll for the brown roll ordered and a bran muffin where a white roll had been specified, went off to sulk. The Summer Fashion Show with luncheon as a side line was away to a good start.

Bathing suits of heavily knitted wool, bathing suits of satin, of "Aerle the dull," of heavy silks,—tied around your neck, strapped across your naked back, skirtless, stomachless, take your choice. With the poise of the first model you might get away with a white satin—lastex *maillot* new, tailored, and expensive. On the other hand, you might feel exactly as if you had strayed on to the beach in your best foundation garment, uplift bra', restraining properties, guaranteed non-riding-up principle, and all everything, in fact, except garters. We dunno. The Australian suits looked pretty nice to us, cleverly knitted wool affairs, brief enough in all conscience, but dressy. They come in smart shades and trick coke knits, white with lobster red celluloid circles, joined with wool straps to make a halter and back strap, rust with white laces, turquoise and navy and so on. A neat fraternity pin is included with some, never ask us why, a small crown and shield affair in enamels worn over that cold spot on the left side. Just somebody's little 1936 brain child, no doubt. The Lastex and wool knits are handsome but heavy. Lastex with gorgeous dull rayon seems to us more successful. A shrimp pink one and a saxe blue, both covered with polka dots, took our heart. Uncut velvet, quilted matelassé, ribbed satins, the effects in these garments this year are endless.

Two of the mannequins wore transparent oilskin pyjamas with hoods, over their bathing suits, one the yellow of oiled silk, the other a water green. They're called fisherman's suits. The fish probably leap into the boat with astonishment. The general effect is of a girl rather untidily tied up in Cellophane. Singularly lacking in allure, we thought, but you may be interested.

Culottes came next, grand for the beach or the garden, for climbing fences on holiday walks and so on. The *Salzburg* peasant linen shorts and shirts are fascinating—roughly woven linen, natural or lovely shades of rose, blue or tomato red. The blouses have neck, round necks fastened with a silver Austrian eagle button, the material fringed for trimming around short sleeve and neckline. The shorts are fitted and not very short, very new and different, with a band of contrasting color at the edge and tricky cord lacings to trim them. Beach dresses in the same manner have crazy red-heart pockets of natural linen, and a cleverly cut and very naked bra' top.

A printed piqué evening dress should be in every young thing's summer wardrobe if there is dancing to be done. Navy, brown, or wine patterns on white with a square neckline, crossed strap back and big choux at the rear. A coral and flame chiffon for their older sisters, please. The dark model looked staggeringly lovely in one with floating back panels from the halter neckline and more sash-like panels from the waist in front.

Sweet pea colors are clever. A pale green sheath of a chiffon evening dress was worn with a tight-waisted, flaring, knee-length taffeta coat of that glorious wine sweetpea color, a wide wine hat coming off with the coat to turn a summer race week or garden party special into an evening outfit. These high-shouldered, wide-skirted coats are, of course, the new version of the jacket-for-an-evening-dress that stopped at the waist last year.

This show presented a good deal of yellow in every type of outfit for summer. Perhaps that's why a moss green embroidered organdy, worn with a little green sailor with a fence of brilliant yellow daisies, looked so particularly effective—dark yet cool.

WE HAVE just read, with a certain quiet pleasure, "Best in the Greenwood," by Frederick Lambeck (Doubleday, Doran. $2.00.) We think you might like it if characterization entertains you as much as incident, and a quiet knowing style has any appeal.

We know nothing about Frederick Lambeck except that he can write and has written here an unusual novel. We think "he" might quite conceivably be a woman. It is indeed a little difficult to credit anyone but a woman with such insight into the mind and heart of an aging woman as is here displayed.

Lest you take our advice and are disappointed, we must hurry on to say that "Best in the Greenwood" has no plot and few characters. Mrs. Beaufort, a quiet widow of sixty-three, leaves her home in Connecticut to pay her birthday visit to her sister in New York. She meets a few people, has a rather dull time, and comes home again. That's all. Yet in between is Mrs. Beaufort and her traditions and ideals, cleverly contrasted with her very modern and infinitely more stupid sister, a background of tragedy lightly sketched, an early romance charmingly wound up, and knowing pokes at country and city life taken lightly and with humor. Mrs. Beaufort is a nice woman to meet, even in fiction. In fact, we regard it as quite a privilege.

TORONTO people and outside visitors to Toronto Art Exhibitions will remember with pleasure, we are sure, the cool and lovely paintings of Elizabeth Bart, known to the many friends she made in the few years she lived here as Elizabeth Gerald.

Mrs. Gerald moved to New York a year or so ago and it will interest everyone who knew her, or her work, to see one of her new side-lines in art. She has, apparently, always been interested in interior decoration, in which her husband specializes. Their house here was a delightful example of their skill, and the Junior League club rooms, decorated by Mr. Gerald, where two of her pictures may still be seen if you are lucky enough to get in with a member, remain in evidence of the Gerald genius for color and line, and clever use of fabric. Of late Mrs. Gerald has been designing chintzes for a New York house and one of her winning patterns has now reached Toronto. It comes in four charming colors, all eminently usable, and in glazed chintz, the glaze as good as any we have seen even in England. You may have it with an eggplant, shrimp pink, light blue, or white ground. The colors are both soft and brilliant, the design a widely spaced bouquet of flowers in a jar, carried out in a pleasant modern manner, but not too arty. It's $1.35 a yard and 36 inches wide, which seems pretty reasonable. Ask to see Elizabeth Gerald chintz before you commit yourself to less uncommon things in your interior decorating reorganizations.

THE LITTLE WOMAN By Hal Frank

"Don't you just love getting away from people, Mr. Simpkins?"

DRESSING TABLE

BY ISABEL MORGAN

IF YOU ever have had a sneaking ambition to be a regular daredevil on a bicycle, nonchalantly riding with arms folded and doing all sorts of ama-za-zing figure-eights, or scorching along the road like mad, no longer need you go about in a state of frustration. Bicycling has become *the* thing to burn up the calories, to get away from it all, or just for good clean fun. New York has become "bicycle conscious," as the advertising experts quaintly put it, and Central Park the cyclists' rendezvous.

We are not aware of where the renaissance of the bicycle fashion took place . . . . perhaps Hollywood, where many of the stars are keen about the sport, or Bermuda which is a cyclist's idea of Heaven. Bicycling for women in Canada has not reached the proportions it has attained in New York, but we hope it will, for the sport has much to recommend it as an exercise. A week ago the first bicycle train expedition was organized by one of the railways running out of New York to New Canaan, Connecticut, and hundreds of people took advantage of the opportunity to do their cycling outside the city on level country roads . . . . in much the same fashion as they patronized the winter Ski Specials here in Canada.

The culotte has become the accepted type of dress for the woman cyclist, plus blouse or knitted pullover with a gay scarf knotted at the neck, and a beret. Paris gave recognition to the new sport when Jodelle designed a three-piece suit for country wear consisting of checked tweed suit, jacket and plain swagger coat. The swagger top coat can be removed and a panel down the centre front of the skirt comes off revealing culottes. For breezy mornings on the bicycle the panel makes a cozy scarf to tuck in under the chin. A far cry from the bloomer girl, when cycling last was the thing to do! In any event, cycling

(Continued on Next Page)

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DRAMA FESTIVALS IN B.C.

BY DOROTHY V. CRIGHTON

VICTORIA, B.C., gets two Drama Festivals in a single year, as a result of the policy now being pursued, of treating it as a Sub-Region of the Dominion Drama Festival, with a visit from the Regional Adjudicator, and a few weeks later making it the scene of the annual B.C. Provincial Drama Festival—which has nothing to do with the Dominion Festival at all. For whatever reason it may be, the Provincial Festival this year secured much better plays, much better produced, than the Sub-Regional Festival, and as a result there is discussion as to whether the two enterprises could not be somehow connected up, possibly by sending the ranking plays of the Provincial to participate in the B.C. Regional at Vancouver. If this cannot be arranged, it seems possible that the Sub-Regional may be abandoned, and an elimination contest be conducted with a local judge to select three productions for Vancouver. The disappointing level of the entries in the Sub-Regional was partly due to the high entry fee.

The Provincial Festival—not the Sub-Regional Dominion Festival; please keep them sorted out properly—brought out some very good work, both as to plays presented and manner of presentation. The Senior Cup went to a team from the Punch and Judy Players of Victoria, for their excellent presentation of "Cromwell's Chair," written by Constance Gilmour. This entry was also awarded the "Popularity Trophy" for the play finding most favor with the audience during the week. It was not until after the awards were made that it was generally known that "Cromwell's Chair" was a first play, and that "Constance Gilmour" was the *nom-de-plume* of one of Victoria's best known amateur actresses, Miss Muriel Thompson.

The Adjudicator, Miss Nellie Cornish, of the Cornish School of the Theatre, Seattle, highly commended author, producer and cast of this entry. "Dialect plays usually suffer badly at the hands of non-professionals, but the author has been so deft in her handling of most amusing situations, and really witty dialogue, and the producer got such good team work from the players, that the play was a well-rounded, thoroughly competent piece of good theatre from start to finish," she concluded.

MAYOR DAVID LEEMING'S Cup for the best team from the Mainland, outside Vancouver, went to the Donnachie Players for their entry, "Drumgarth." The Beaux Arts Cup for the best performance by an actress during the Festival, senior section, went to Yuki Yoshida for her delightful interpretation of the title role in the one-act version of Belasco's "Madame Butterfly," directed by G. F. Scott with a team from the Intimate Players, Vancouver.

The Hudson's Bay Cup for the best work by an actor in the senior section was presented to Norman Buckle for his interpretation of the prisoner in "The Valiant," produced by Mr. Buckle with a group from the Obypa Club of Victoria.

The Victoria Daily Colonist Cup for the best entry from Up-Island, senior section, went to the Cowichan Players directed by Mollie Bigwood, in "Portrait of a Gentleman in Slippers."

The Senior Authorship Cup was presented to Captain Alexander Ramsay, for "Salt Justice." The Adjudicator, judging the play solely as a manuscript, said it was strongly written, with a good plot, dealing with a British Columbian background. Some would hesitate, perhaps, to call the material "typical of B.C." After all, there *are* happy people in the Province who are not driven to such lengths by the sound of the surf!

The Intermediate Cup went to Nanaimo Dramatic Academy for their presentation of "Why the Chimes Rang." H. S. Hurn's Cup for the best actor in the intermediate groups went to Robert Lingren as the "Young Man" in the Russian Ballet School's presentation of "In a Street." The cup for the best intermediate entry from the Mainland went to Powell River Dramatic Society for their play, "Thirst."

The Authorship Cup in the junior section went to Frances Ebbs-Canavan, for her delightful "Rhymes of a Little Nursery."

THE Victoria Sub-Regional of the Dominion Festival attracted only four entries, one being a play by a Victoria playwright, Mary Ellen Morgan, performed by a group from the Victoria Little Theatre Association, with Enid Cole directing. Mr. Wade was complimentary to both playwright and producer.

The Vancouver Regional Festival was noteworthy not alone for its prize-winner, "Waiting for Lefty," which secured the award for best-presentation-in-English-except-the-Bessborough-Trophy at Ottawa. The performance of Eugene O'Neill's "Lazarus Laughed" by a team from the Vancouver Little Theatre was ranked by Mr. Wade as a very close second to "Lefty." As there were no entries from the interior, and Victoria was a Sub-Region, the competition was limited to Vancouver.

The Vancouver Little Theatre's season has contained several very interesting plays. But perhaps the most encouraging sign of the past few seasons on the Pacific Coast has been the strides made by the younger and less experienced groups of players. The improvement both in type of play chosen and in intelligence of performance has been marked. The Festival of the Greater Vancouver Young People's Union of the United Church was indicative of this advance, and there was much more attention to lighting and sets than in former years.

A conference of playwrights, producers and theatre craftsmen concluded the Provincial Drama Festival at Victoria, with Major Bullock-Webster, president of the Festival, as chairman. John Kyle, director of the B.C. Summer School for Teachers, said that the Government was prepared to make grants towards certain courses of study for the promotion of drama in adult education. Miss Sheila Boyd, formerly of Vancouver, who has been reappointed to the Summer School staff for courses in puppetry, dramatic expression and practical production under Ethel Reese-Burns, made an eloquent plea for the puppet theatre.

MURIEL THOMPSON, Victoria, B.C., whose one-act play, "Cromwell's Chair", directed by Christopher Frere with a team from the Punch and Judy Players, won the Provincial Championship Challenge Cup at the fifth Annual B. C. Provincial Drama Festival held in Victoria recently.
—Photo by Savannah, Victoria.

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DRESSING TABLE

(*Continued from Page* 14)

seems to have displaced roller skating in New York's affections. Apropos of which we shall long remember seeing a very pretty girl roller-skating up Fifth Avenue outside Central Park, at one o'clock in the morning, as we passed by in our taxi.

IF WE turned a critical microscope on the women who have made history as the so-called great beauties of the world, says a prominent beauty authority, we should probably say "How do they do it?" I will tell you. Because they knew the secret of dramatizing their good points, however subtle that dramatization might be. Doors open easily for lovely, charming women. If, besides beauty, they have beauty of soul and mind, they win everything. For instance, it is amazing how a little care beautifies the hands.

Bridge is a very popular game. And that reminds me of something a very charming man said to me recently when discussing the great game, she continued. He said, "Do you know that a graceful deal is half the game?" He had been gazing admiringly at a pair of pretty white hands as they flicked the cards into four piles.

A book might be written on hands, and the various fashions they have exploited throughout the ages . . . . the careers they have made . . . . and those they have ruined. There is no excuse for unlovely hands. Hands should be gracious and graceful, and since they are servants of the mind, they should be beautifully groomed servants. It is not necessary to have thin, wrinkled or freckled hands. They can be made very beautiful, with well cared for nails, smartly tinted to harmonize with the costume and make-up.

Fairy stories tell us that the baby princess always had a Godmother who bestowed every good thing upon her with a wave of her magic wand. And the first gift was beauty. But that is not the way we obtain it in these modern times. This is an age of efficiency, and the Cinderellas of today leave nothing to chance . . . . least of all, so important a thing as personal good looks.

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GOLF NOTES

BY W. HASTINGS WEBLING

WITH another season well under way, many of us are beginning to wonder what 1936 may have hidden in its bag of prizes and surprises, to enthuse and delight the devotees of the royal and ancient game. Will another star arise to equal the marvellous record of one Robert T. Jones, Jr., with his glorious "grand slam", in one short season? Last year Lawton Little came within measurable distance but just failed in his final attempt, and now that he has joined the growing legion of commercial golfers his chances, of course, are definitely off. However, everything is possible and there may be some unknown warrior waiting to prove his prowess before the season closes. So we shall continue to scan the horizon for a sign of that rare combination of brilliancy, concentration, and color, which used to dazzle the eyes of an adoring gallery that fondly followed the Little Emperor up to the time of his final triumph and glamorous retirement.

REFERRING briefly to our own particular performers of outstanding merit, we are inclined to think that some of the younger generation of golfers, especially those emanating from the West, are likely to loom large in the public eye when they meet the eastern contenders for championship honors, at the St. Charles Club, Winnipeg, in August. When we remember the excellent showing made by the young men from the Coast last year on a similar occasion, it would look as if Sandy Somerville et al. will have to look closely to their laurels or another national trophy may decorate some ambitious club in the far flung west.

However, from recent reports, many of the old guard, residing in this fair province, have already demonstrated they are still in the game. Fred Hoblitzel served notice that his cap was in the ring by negotiating the Lambton course in a snappy 71. Young Mr. Grimstead at the Weston Golf Club turned in a 74, which is considered mighty good, considering the time of year. While A. B. Stanley, of Mississauga, a comparatively new comer in this country, promises to be well worth watching, especially in the Ontario Amateur tournament, which is booked for his home club in July. At Hamilton, in the Annual match between sides chosen by the President and Vice-President, E. C. Gould, R.C.G.A's. progressive past president, led a record field over Ancaster's altogether delightful course, with a gross 75. He was closely followed by that fine golfer, John S. Lewis, with Messrs. Wigle, Sclater, and the Senior Champion, W. I. Hogg, in close attendance.

AMONG the latest Ontario clubs to install a watering system is the old Brantford Golf and Country Club. They are all coming to it, and taking everything into consideration, prospects for the coming Canadian season are undoubtedly very promising, so, on with the game, and cheerio!

OUTLINE OF HISTORY

No. 3 *Mrs. Marcus Heliogalbus' Kitchen*

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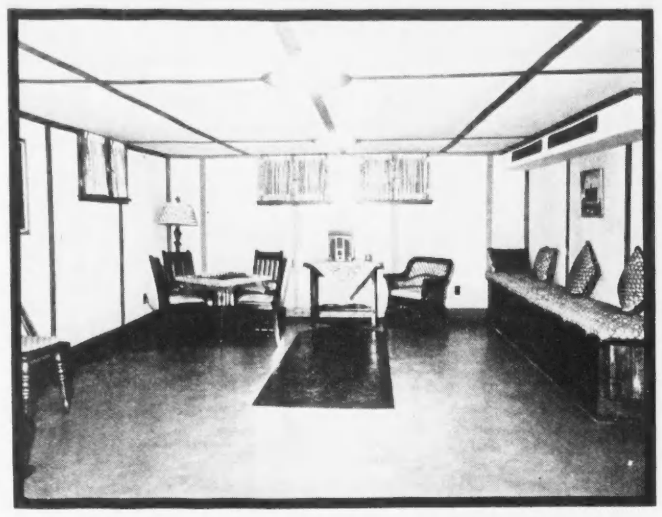
ABOUT THE HOUSE

BY BERNICE COFFEY

IN THEIR treatment of the garage, architects always have reminded us of the time we gallantly, but misguidedly, ate with tears in our eyes, a fiery hot piece of potato at a dinner party. We had to swallow it, but were definitely unhappy about it. The garage is a necessary part of every modern household, but we imagine many an architect must have aged ten years trying to disguise the darned thing as a legitimate part of the house. The problem is particularly delicate when the frontage is that of the usual limited city plot.

The other day we saw the prize winners and a selected collection of architect's drawings entered in the Dominion Housing Act Competition for the best low-priced house, and were relieved to note that architects have given up the battle, and have accepted the garage as a functional part of the modern house. In practically all the plans it is placed boldly in front of the house, where it is easily accessible and without the usual long driveway to be cleared of snow by poor papa.



WALLBOARD IN THE NATURAL BUFF COLORING is used for the walls of this commodious, well-lighted basement recreation room, which is very simply furnished for comfortable and serviceable use.

Courtesy Canadian Johns-Manville Co., Ltd.

As a matter of fact, all the entries seem agreed that the most pleasant part of the house no longer is at the front, and it is there that they have placed the service quarters, such as the kitchen, in addition to the garage. The living and dining room placed at the rear of the house with its quiet garden outlook seems to be another generally established trend. Still a third tendency of the competition is that of the dual living and dining room . . . a sensible and straightforward solution of the space problem in small houses.

It is obvious, after viewing the collection of plans in the competition, that Canadian architects, at least, have accepted the moderne style. That which was awarded first prize was pure moderne. The two second awards were given to houses in modified moderne style. The two thirds went to houses of English architecture. As we have said, apparently the moderne has been accepted by Canadian architects, but we wonder if the average Canadian house owner is yet ready to relinquish traditional styles of architecture. In any event, we earnestly hope that the competition will have some effect on builders responsible for those rows and rows of horribly cute little houses which they so blithely call Old English or Tudor . . . by virtue of much fake half-timbering and meaningless gable excrescences. Perhaps the day will come when the man responsible for a badly designed house will be branded a public enemy. A taste for red neck ties and checked suits is something that rests between his conscience and his wife. He imposes his bad taste upon the whole community when his house is offensive.

MATERIALS have been keeping step with the development of the moderne in architecture. Notable among them is glass. It won't be long until "people who live in glass houses" will be an accomplished fact, for bricks of glass already are being used as part of the construction of moderne houses in other countries. Their use probably will become more general as production costs are lowered.

FROM bricks to frying pans seems to be quite a conversational jump. So so, however, when both are made of glass. Ordinarily we find it quite difficult to develop the teeniest bit of an ecstasy over this useful but rather homely kitchen utensil, but even our cold, patrician composure was shattered by our first sight of a glass frying pan. The mawster's bacon and eggs can be fried in it—directly over the flame, and placed before him piping hot in the dish in which they are cooked. The handle is metal, and snaps on or off with all the ease of a dress clip.

THOSE who like to go slightly native in the household appointments of their summer houses, will be interested in the new California pottery we saw the other day. It has a sort of sturdy bulkiness about it that looks very out-doorish, but has a glaze that is as smooth and fine as satin. We were told that this high glaze is the result of the pottery being made of the same fine clay as that from which talcum powder is made. There is no design, other than that furnished by the chubby, comfortable shape of the dishes themselves, and their colors which are clear and joyful . . . golden glow, a blue like that of northern lakes, a soft green and an unusual gunmetal. Many of the dishes, such as the soups, have individual covers . . . a convenience for outdoor dining.

THE BASEMENT COMES TO LIFE

BY PAUL GREY

BASEMENTS are having their faces lifted these days and there's no other way to describe adequately just what a miraculous transformation is taking place in that once sadly neglected part of a house. For, like the kitchen, in which guests now so often congregate for refreshments, the basement is blossoming out as a favored entertainment centre . . . immaculately clean, gay and informal in furnishing and cheerful in coloring, both by day and night.

There is an atmosphere of real festivity in the basement recreation room. There's an informality — a sense of freedom — which rarely can be achieved in living rooms. Perhaps it is the remoteness from the general family quarters — or it may be the relative novelty of this new use of the basement that accounts for the increasing popularity of recreation rooms below the grade line. For popular they undoubtedly are, as witness the intriguing names they carry . . . rumpus room, tap room, game room, play room, garden room and ship's deck. And this variety in the matter of naming is matched by the diversity of decorative treatment accorded nowadays to basement recreation rooms.

There are several factors which have contributed to the new attitude toward basements. Unquestionably one of the most important of these factors is that, during the lean depression years, any number of people more or less rediscovered their homes and turned to them with a new interest that has borne fruit in increased attention to garden surroundings and to other means of home recreation. Then, with some return of prosperity, has come a desire to modernize the home and bring it into step with the innovations, improvements and new methods that manufacturers experimented with during the depression years and now are sponsoring. The basement recreation room, then, really is a natural outgrowth of the times through which we have been through.

Of course, the improvement in home-heating plants has been another of the big factors in promoting interest in the basement. In the old days of "hand-fed" coal heating plants, cellars or basements, they were almost universally called, as a rule were dirty and unsightly because of their open coal-bins and their inevitable array of ash-cans. Now, with heating plants automatically fed with a coal that burns to an easily removed cinder, there simply is no excuse for a basement being anything else but clean and sightly.

Dampness frequently used to be a drawback to the free use of basements, but scientific methods of waterproofing foundation walls have put an end to that. Then, too, improvements in wallboard have not only greatly simplified basement remodeling, but made the use of wallboard more practical through providing insulation. Besides, there is such a variety in wallboard nowadays that any number of interesting decorative effects can be attained. One type, for instance, comes in a "natural" buff tone that blends with any chosen furnishing. Then there are colored wallboards—some of which simulate tile—and there are wallboards that take a finish of either paint or stain perfectly.

So much for walls! The floor of a basement recreation room is just as important—and here manufacturers step forward with an asphalt tile that provides a wonderful flooring that is slip-safe for dancing, and even for strenuous games; while this flooring also is capable of withstanding all sorts of hard use. Furthermore, it is characterized by permanent attractiveness and interesting color.

• •

TRAVELERS

Miss Peggy Aikins, who has been visiting in Montreal and New York, has returned to Winnipeg.

Colonel and Mrs. Rupert G. Dawson, of Glasgow, Scotland, arrived in Montreal by the Letitia to visit Mrs. Dawson's parents, Senator and Mrs. J. Marcellin Wilson.

The Misses Margot and Jean Tudhope and Judge M. R. Tudhope, of Brockville, spent a recent week-end at the Seigniory Club.

Miss Elizabeth MacDougall, of Montreal, who left in November to visit her uncle, the Canadian Minister to Japan, and Lady Marley in Tokio, is arriving home on May 23.

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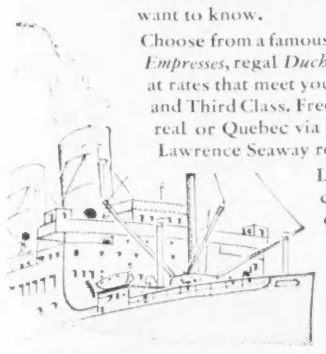

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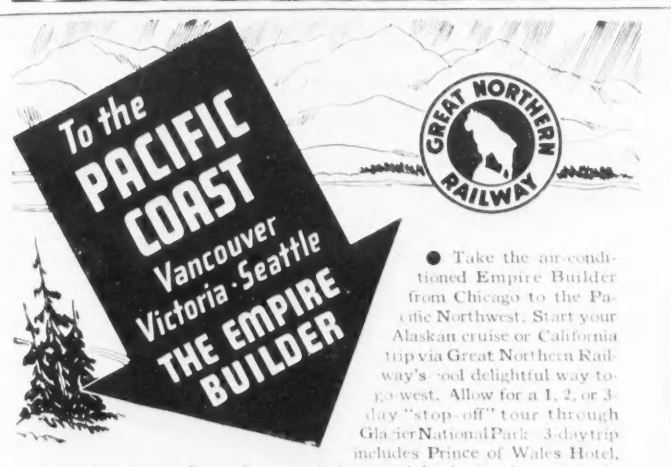

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A HIGH DADO OF A TILE-LIKE WALLBOARD surrounds this attractive basement recreation room, which can be kept clean easily, thanks to the automatic coal feeding of the heating plant.
—*Courtesy: Iron Ironian Mfg. Co., Ltd.*

CONCERNING FOOD

BY CYNTHIA BROWN

I don't know where the derogatory phrase "a poor sap" originated, but it wasn't near a maple tree. For quality and quantity production, few going concerns have ever beaten a maple. Did you know that one tree may yield three gallons of sap a day and continue the process for six weeks? You didn't? Neither did I. I just looked it up.

To let the spring go by without a salute to maple syrup in this column is unthinkable. Frankly, it's my favourite beverage, and I regard myself as fortunate to belong to the country that produces it. I take maple syrup seriously, so I do—as a Scot takes Scotch. You may be Scotish by birth, grace or consumption . . . I'm Canadian all three ways.

If there were any true jokes about maple syrup and I knew them I wouldn't tell them. Don't laugh at serious things, mother used to say. Making use of maple syrup on the Spring menu is a serious business. Of course I sympathize with the man who, in April, stopped his car for oil at a little garage in Quebec and watched the proprietor fill her up. Two full quarts slipped in nicely, heavy and golden brown. At the foot of the next hill his vehicle came to a stop with a furious clanking. On opening her up, every piston, so I'm told, was crowned with a cake of maple sugar. It was probably April 1st. A story, that, with all the obvious earmarks of truth.

Before all the fresh fruit floods the market try maple syrup for the sweet course. Use it as maple jelly with whipped cream, serve it as a hot sauce on ice cream, above all try it on meringues with a whipped cream filling! There's a sweet with a wallop!

But it is on griddle cakes and waffles that you must use it all year round. The question is how to make them. Both have baffled other cooks before you, my girl. Use hot lard and a good recipe—that's the best I can do for you. These recipes are simple and tried. Two or three are from those old hand-written cook books that have descended in my summer neighbors' families for generations.

Bread Pancakes. These sound queer, but are extraordinarily light and delicious. The first recipe is the very old one, I use it, the second is more modern but no less good. It's a little more efficient I suppose.

Soak a good sized bowl of pieces of dry bread in cold water to cover for ¾ of an hour. When quite soft drain off the water and beat the bread with a spoon till it is soft and smooth. Add 1 teaspoon salt, 1 well beaten egg, 2 cups of milk, and then 2 scant cups of flour sifted with two teaspoonfuls of baking powder. Add more milk if the batter gets thick. Fry in hot beef dripping (says the old cook book) or in hot lard (say I).

BREAD CRUMB PANCAKES

1 cupful breadcrumbs
1 cup sweet milk
1 egg
½ tablespoon butter
½ cup flour
1 teaspoon baking powder
½ teaspoon salt.

Soak the crumbs, which must be very fine (we put bread through the rotary grater for this purpose) in the milk until soft, then beat them to a paste. Melt and add the butter, the egg—white and yolk beaten separately—the salt, and the flour with the baking powder sifted into it. Cook on a hot, well greased pan and serve at once with maple syrup.

BUCKWHEAT GRIDDLE CAKES

2 cups of sour milk, or better still, of buttermilk
1 teaspoon soda
½ teaspoon salt
1 tablespoon melted butter
2 tablespoons thick cream
½ cup white flour and enough of the buckwheat flour to thicken the batter.

That is from the old cook book, too, so you are left to figure out the "method" as I was. It's pretty obvious after all. When you are copying recipes out by hand you aren't given to too many details. Its brother recipe follows:

Rice Griddle Cakes—Beat two eggs, add 1 cup cold boiled rice, 2 cups milk, 1 teaspoon salt, 2 teaspoons baking powder in ½ cup of flour, mix well and add more flour to make a thin batter.

Waffles are another story. Electric waffle irons have made them fun instead of a chore to make. It's grand to work with a grid that doesn't have to be greased all the time. An electric iron is brushed with oil once and needs no other attention for the next half dozen times you use it.

WAFFLES (I)

Beat the yolks of three eggs till light; add 1 tablespoon melted butter, 1 teaspoon salt and 2 cups sweet milk. Stir in enough flour to make a thin batter, then add the whites of the eggs beaten stiff.

WAFFLES (II)

1½ scant cups milk
1 cup flour
1 egg
½ teaspoon salt
1 teaspoon baking powder

Beat the egg, add the milk, sift and add the drys. This recipe demands no shortening, but in my opinion it's improved by a little melted butter. Suit yourself.

WAFFLES (III)

This is my own pick from "dahn south".

3 eggs—separate, and beat whites stiff
1 cup milk
1 tablespoon butter
½ teaspoon salt
2 teaspoons baking powder
1⅔ cups flour

Sift the three drys, mix milk and egg yolks and stir them into the flour mixture. Mix in melted butter, and finally the stiffly beaten whites of the eggs. Thin out with a little more milk. A thin batter makes a light waffle.

IN BEAUTIFUL JAMAICA. The palm fringed border of the sea, near Morant Bay.
—*Photo courtesy Tourist Trade Development Board of Jamaica.*

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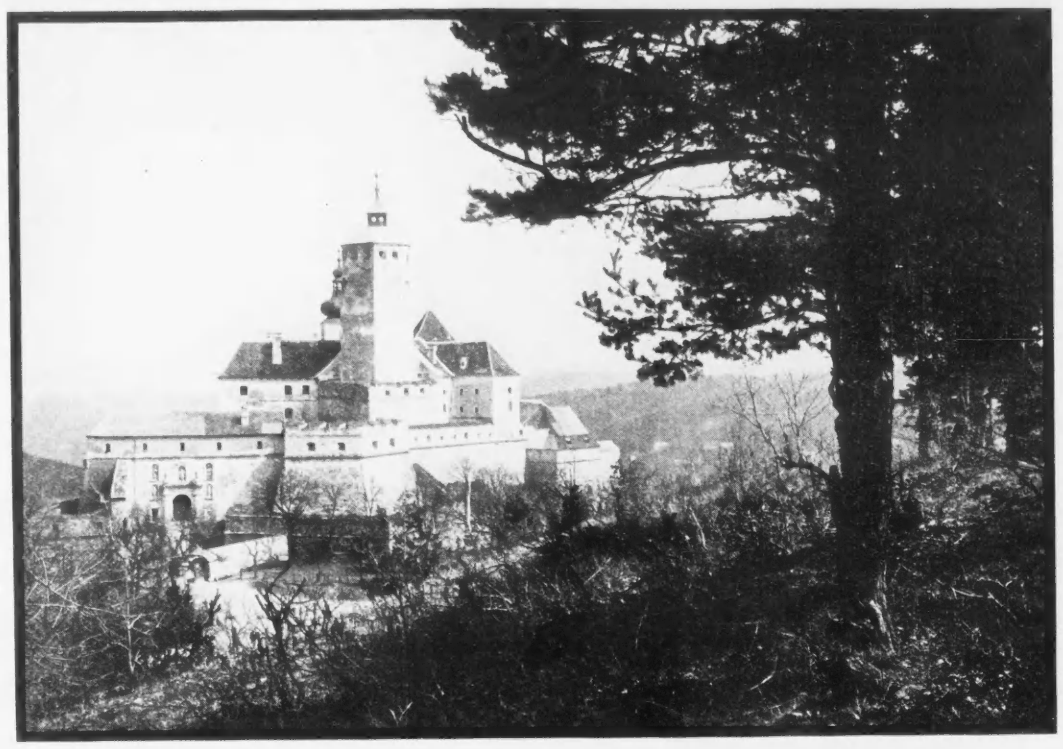

IN ROMANTIC AUSTRIA. Travelers who move somewhat off the beaten path of normal tourist traffic are rewarded by thrilling spectacles such as Burg Forchtenstein, a link with the mediaeval past.
—Photo courtesy Austrian State Tourist Department.

—Ports of Call

ALONG AUSTRIAN BYWAYS

BY VIRGINIA CREED

ALTHOUGH Vienna has ever enjoyed a measure of international renown as one of the great cultural centers of Europe and certain sections of Austria are today much frequented by foreign visitors, nevertheless the little Danube land remains a source of endless pleasant surprises. One need go but little distance off the main route to enjoy that sensation of making exciting discoveries for oneself. Now that the land of the festivals has a fashion, the denizens of the great world follow a popular and well-beaten track in their circuit from one border back to the border again. Since modern Austria is a small country it is quite true that one may see it rather comprehensively in about five days by following the popular route. The way lies through the tiny hamlet of Vorarlberg, the impressive valleys and the ancient towns of Alpine Tyrol as far as fabulous festive Salzburg where the route divides offering two alternative ways to Vienna, that city of romantic associations to which all visitors are inevitably impelled. One may cross the glacial crest of the Hirza Tauern along the new Gross Glockner highway down into Lienz of the alpinists; on into sunny Carinthia, thence northward over the Pack Road to Vienna; or one may cross the fashionable Salzkammergut to Linz on the Danube and from there sail down the romantic stream approaching the Austrian capital as the great floating caravan of all the ages has approached it as it moved ceaselessly from the marts of the north toward the Levant. The usual procedure is to take one route going to Vienna and the other returning.

Now, there is no conceivable doubt that this circuit is fraught with interests manifold. It wends its way through some of the most magnificent river and mountain scenery in the world, passes through hoary towns old in story, by thousands of castles hallowed by the vicissitudes of centuries, runs through merry "dorfs", past meadows lush with bloom where quaintly costumed friendly folk wave to the passers-by. Some forty centuries of nomads have placed the stamp of their approval upon this route. Every inch of it has known the foot of man since the remote Hallstatt period, through Roman, feudal, migration times to ours. Yes even the remote fastnesses of the Tauern boasted a Celtic road, a Roman road, constructed so long ago that their very existence was forgotten until the workmen blasting the new road's tunnel unearthed unmistakable evidence of ancient highways. All who follow the circuit may see that the Bregenz Woods are lovely, that the Pfaender offers a lately beautiful view of Constance gleaming in the sun, that the Glockner Road is an adventure in sensation and the Danube a dream of the ages unrolled; but it is he who pauses along the way who will experience that deep thrill of slipping effortlessly into a charming way of life quite different from his own but not too alien from it. If you are going to "do Austria," then follow the usual itinerary in general but pause here and there to become part of what you see. It is well worth the little extra time it takes.

THROUGH THE CENTURIES

ALMOST no other province of Austria offers the naive and simple charm that characterizes western Vorarlberg. The towns of the Montafon are the merest hamlets, each dominated by a white, spired church, but the folk of the Montafon flaunt the most varied costumes in Europe. Women clad in swinging, accordion pleated skirts, white, banded with red, black banded with blue, in tight-laced bodices, conical towering hats; men in knee-breeches, in frock-coats and broad top-hats, in black pumps with silver buckles; children in small copies of their parents' clothes; such are the picture book inhabitants of Vorarlbergs picture-book towns. No one should by any chance miss Feldkirch, that town that has preserved intact its medieval streets and courts. Paved squares where the voice of the eleventh and twelfth centuries speaks in a dozen tinkling fountains, old arcades, a castle seven centuries old whose courtly master and rubicund kellar-meister might have stepped forth from one of those stories of knights and tourneys, of ermine-clad burghers and wandering minstrels that one loved when one was very young—these are Feldkirch's offerings and almost no one knows about them yet. The charm of the province arises from the fact that almost nothing has happened there since the days when the Vorarlberger serving-maid is supposed to have made her fateful ride across Lake Constance from the Swiss canton "to save Bregenz." She never lived or rode at all, but the section certainly lends itself to such fabrications; its medieval and eighteenth century flourishes encourage their persistence. Tyrol is in another mood and tempo, for if Vorarlberg is off the main line of march, Tyrol is directly on it. It is the bridge between the north and the south of Europe and the ages have marked it deeply.

THE SALZBURG SHOW

SALZBURG is a way of life. It is like a great, animated theatrical production, with the city itself the stage set conceived in that magnificence and splendour which so characterized the Medici Prince-Bishop who planned it; with a musical score conceived by Mozart who was born there; with a production executed by the greatest musical and theatric geniuses of our age; and an audience comprised of the great of this world. The grand folk frequent the adjacent Salzkammergut too, but, even if you do not care much for the eternal foibles of the international smart set, you will not find their presence a handicap, for they are, one and all, converted into rather simple souls in this part of the world, and their naivete at The White Horse Inn at St. Wolfzang, at St. Gilgen, Unterach and Mondsee, in no wise exceeds the naivete of the peasants whose clothes they imitate. If you would leave them all behind, however, simply skirt the Gosau Lake. It is incredibly wild in aspect and beyond it lies Hallstatt, a village crowded on a narrow shelf of rock between a towering mountain and an austere lake both of which knew the lake-dwellers of prehistoric days. In Hallstatt, where you may live like a lord in a suite with a balcony for about a dollar a day, you will find diversion aplenty, for the festivals are frequent and picturesque, the remains of the prehistoric inhabitants many and curious, and the wonder of the Dachstein Ice Caves are accessible from Hallstatt.

Everybody goes over the Gross Glockner Road these days, and everybody is quite correct in doing so, for this road has opened the roof of the Eastern Alps in all its majesty. From its crest one may look down upon three nations, upon a whole race of giant peaks over ten thousand feet high, upon nineteen glaciers, which were formerly to be seen only by the most intrepid climbers. Stop at Lukas Hausl's Inn on your way up. It has an air. Lukas Hausl and his forebears have been keeping it here in the desolate fastnesses of the Tauern for about five hundred years. There is a grand palace-like hostel in the spa Badgastein that cherishes a similar record. The panel of its original chapel wall may be seen with the date "1192," which was some fifty-six years after the phenomenal cure of the Emperor Frederick started the endless stream on its way down to Badgastein to bathe in the mysterious waters. They are still mysterious, the cures they effect, remarkable, and Badgastein a grand spa and a crowded one. Nevertheless, the scenery of the Gastein Valley should not be passed by lightly.

AND IN VIENNA

NORTHWARD, through Renaissance Graz, the road leads to Vienna, where you really should make your own discoveries. Any age from Roman times to our own may be explored there; any art, from that of the master composers to that of the master chefs who concoct extravagances out of mountains of whipped cream and fluffy layers of pastry, may be sampled, but never to satiation, for no man, unless it was Johann Strauss, ever completely understood the soul of Vienna; yet the great city belongs in some measure to all who have ever known it, for no man ever walked Vienna's streets a stranger.

The Danube is a stream of legend, saga and history as well as of melody. Most visitors watch with eyes bewitched as the pageant of its shores glides past the steamer, crumbling Aggstein, mighty Melk, grotesque Kreuzenstein . . . A few wise souls know enough to loiter in Wilhering's cloistered shades, visit St. Florian's marble halls, see the Tassilo Chalice at Kremsminster, the Verdun altar at Klosterneuburg. Very shrewd indeed is he who stays at Duernstein long enough to visit the ruin where Richard the Lion-hearted is supposed to have languished, to sip the Wachau wine which Richard sipped with gusto when he was supposed to be "languishing" out of sight of his irate subjects.

There is Bad Aussee in Styria, the most democratic town in the world where prince, peasant and foreign plutocrat together join in the chase and the revels with which the hunting population of Styria adds zest to its favorite diversion; there is Ischl where the emperor lived and Frau Kathi Schratt, his friend, still lives; there are the towns of the Vienna Woods—oh, one could go on indefinitely enumerating the thousand and one little-known spots where one may capture the spirit that has set Austria apart from other lands and Austrians apart from other people for centuries, but these spots you will come upon with an unexpectedness that heightens their charm. The thing to be remembered is not to hurry too much all the time while you are following the Austrian circuit.

IN BEAUTIFUL VIENNA. A portion of the Parliament Buildings, executed in modified Grecian style and in the background the tower of the *Rathaus*, a building in modern Gothic which contrasts strikingly with the Classical and Renaissance styles so strongly represented in Viennese architecture.
—Photo courtesy Austrian State Tourist Department.

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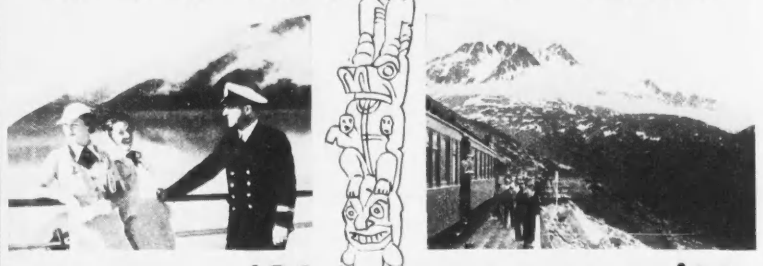

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THE SOCIAL WORLD

THE marriage of Marguerite, daughter of Mr. and Mrs. Jules Duchastel de Montrouge, and granddaughter of the late Sir Alexander and Lady Lacoste and of the late Baron and Baroness Duchastel de Montrouge, of Paris, France, to Mr. François R. Bisaillon, son of the late Lieut.-Colonel and Mrs. Pierre Bisaillon, took place on May 13, in the Church of St. Germain, Outremont, Que. The bridal attendants were Miss Paule Duchastel de Montrouge, as maid of honor, and Miss Louise de Lotbiniere Harwood, as bridesmaid. Little Miss Andrea de la Durantaye, niece of the bride, was flower girl. Mr. Maurice Lanctot acted as best man for his brother-in-law, and the ushers were Mr. Leon Duchastel de Montrouge, Mr. Jean Duchastel de Montrouge, and Mr. Pierre Duchastel de Montrouge, brothers of the bride, and Mr. Louis Bergevin, brother-in-law of the bridegroom.

Among the out-of-town guests were Mr. and Mrs. Albert Fleischmann and their little son, Jacques, and Mrs. Marie Fleischmann, of St. Johns, Que.; Mr. and Mrs. Charles Fremont, Mrs. A. M. Tessier, Mrs. J. A. Hanrahan, Miss Betty Hanrahan and Miss Ernestine Wiggs, of Quebec; Miss Catherine MacPhail, of Ottawa.

ON MAY 14, the marriage took place in St. Bartholomew's Church, New Edinburgh, Ottawa, of Phoebe Gertrude, only daughter of the late Rev. Canon W. A. Read and Mrs. Read, to Mr. Gilbert Patrick, of Strathmore, Alta., younger son of the late Mr. and Mrs. George Morrison Patrick, of Ottawa. The ceremony was performed by the Venerable Archdeacon Netten, and the bride was given in marriage by her cousin, Dr. H. P. Wright, of Montreal. The best man was Colonel Beresford Topp. Mr. and Mrs. Patrick will reside in Strathmore. Out-of-town guests included the Bishop of Calgary and Mrs. Sherman, and Mr. and Mrs. Herbert Townsend, of Montreal.

MR. AND MRS. BRUCE EATON, pictured as they were leaving after their marriage for a wedding trip to New York. The bride was formerly Miss Constance Isabel Burns, daughter of Mr. and Mrs. Herbert D. Burns, of Toronto.
—Photo by Alexander Studios.

AMONG those present at the annual inspection of the Trinity College School cadet corps at Port Hope, Ont., were: Colonel and Mrs. J. W. Langmuir, Captain and Mrs. De L. Panet, Second Lieutenant David Seagram, Mrs. T. H. Wood, Mr. and Mrs. Strachan Ince, Mr. A. G. Partridge, Colonel and Mrs. Llewellyn Smith, Mrs. F. G. B. Allan, Mr. and Mrs. Michael Allan, Mrs. John McDonell, Victoria, B.C.; Mrs. Beardmore, Mrs. William Mood, New York; Mr. and Mrs. Hector Lithgow, Mr. R. J. Cutten, Mrs. Fred Tate, Bishop Renison, Mr. and Mrs. G. A. Somerville, Mrs. Rawlinson, Mrs. A. H. Campbell, Mr. and Mrs. Roy Jones, Colonel and Mrs. George McLaren, Mr. and Mrs. W. L. White, Mr. and Mrs. Bradford, Toronto; Mrs. S. A. McLernon, Mrs. W. E. C. Irwin, Mrs. Guy Robertson, Mrs. Allan Magee, Mrs. C. A. Richardson, Mrs. J. D. Johnson, Mr. and Mrs. Howard Smith, Mrs. Colin Russel, Mrs. F. M. G. Johnson, Montreal, and many others.

MR. AND Mrs. G. W. Cook and their daughter, Miss Audrey Cook, have left Montreal for their camp at Lac Normand, in the Laurentians, where they will spend the summer.

ENGAGED. Miss Elizabeth Osborne, daughter of Lieut.-Col. and Mrs. J. Ewart Osborne, who is to be married to Mr. Charles Jennings, son of Mr. A. C. Jennings and the late Mrs. Jennings.
—Photo by Ashley & Crippen.

Miss Dorothy Cook, who is at present visiting in Scotland, is expected home in June and will join them.

HORSE SHOW week at the Eglinton Hunt Club, of Toronto, always is accompanied by many festivities. One of the most delightful of these events was a large buffet luncheon which Captain and Mrs. Stuart C. Bate gave at the club. In the badminton courts the horseshoe table was gay with gold and blue, and the same effective color scheme was carried out throughout the Club. Mrs. Bate received the guests, wearing a graceful frock of beige crepe with becoming straw hat of darker shade and sable furs. Among those present at the luncheon were: Mr. and Mrs. George E. Watson, Hon. W. D. Ross and Mrs. Ross, Mr. and Mrs. Edgar Burton, Mr. and Mrs. Geoffrey Beatty, Mr. and Mrs. Aemilius Jarvis, Mr. Malcolm Richardson, Mr. and Mrs. Norman Seagram, Major and Mrs. Gordon Gayford, Colonel and Mrs. Frank Moss, Mr. Robert Dyment, Mr. and Mrs. Timothy Eaton, Colonel and Mrs. R. Y. Eaton, Mr. and Mrs. John R. Lamb, Mr. Charles Innes and Miss Eleanor Innes, of Hamilton; Colonel and Mrs. W. L. Rawlinson, Mr. and Mrs. Hilton Tudhope, Mr. and Mrs. D. C. Durland, Mr. and Mrs. H. P. Taylor, Mr. and Mrs. R. Grant Gordon, Major and Mrs. Hilton Wilkes, Mr. and Mrs. Eugene Hawke, Mr. and Mrs. Ashley Kilgour, Mr. and Mrs. W. L. Christie, Mr. and Mrs. N. L. Nathanson, Lieut.-Colonel and Mrs. L. C. Goodeve, Mr. and Mrs. George Cottrelle, Mr. and Mrs. Dugald Gillespie, Major and Mrs. Alan Cockeram, Miss Susan Ross, Colonel and Mrs. G. G. Greer, Mr. and Mrs. O. D. Robinson, Dr. and Mrs. C. A. Temple, Major and Mrs. H. T. Cook, Miss Katharine Christie, Major and Mrs. William Baty, Mrs. H. J. Fisk, Colonel and Mrs. Mackenzie Waters, Lieut.-Colonel R. S. Timmis, Colonel and Mrs. J. B. MacLean, Mr. and Mrs. Strathearn Hay.

THE officers of the Royal Grenadiers celebrated at dinner at the Toronto Hunt Club on Saturday, May 9th, the 51st anniversary of the "Battle of Batoche," as well as the 75th year of the regiment.

The ex-officers and guests were received before dinner on the lawn by the Commanding Officer, Lieut.-Colonel S. H. B. Grasett, V.D., and Major H. E. Machell, V.D., the president of the Mess.

The unusually large attendance was attributed to the special occasion which denoted the age of the regiment, one of the oldest in Canada.

Among those at the head table were Major-General G. Hughes, C.B., C.M.G., D.S.O.; Brig.-General D. C. Draper, C.M.G., D.S.O.; Brigadier W. H. P. Elkins, C.B.E., D.S.O.; Colonel T. Beardmore, V.D.; Lieut.-Colonel W. B. Kingsmill, D.S.O.; Lieut.-Colonel J. B. MacLean, V.D., and Lieut.-Colonel S. H. B. Grasett, V.D.

ENGAGEMENTS

Colonel and Mrs. J. Bruce Payne, of Granby, Que., announce the engagement of their daughter, Mary Margaret Ida, to Mr. Reginald Edward Baker Wallace, of Brownsburg, Que., son of Mr. and Mrs. A. E. Wallace, of Granby. The marriage will take place in June.

Mr. Justice and Mrs. W. Henry Harrison, of Saint John, N.B., announce the engagement of their eldest daughter, Patricia Louise, to Paul Maurice Blanchet, elder son of Mrs. and the late Paul F. Blanchet, of Rothesay, New Brunswick. The marriage will take place in the early summer.

Captain and Mrs. George S. Dingle, Westmount, Que., announce the engagement of their daughter, Edna Lois, to Mr. Donald MacPherson Costello, son of Mr. and Mrs. J. C. Costello, of New York. The marriage has been arranged to take place the end of June.

The marriage of Mary Elizabeth, daughter of Mr. and Mrs. Gavin L. Ogilvie, to Mr. John Meredith Cape, son of Colonel and Mrs. E. G. M. Cape, has been arranged to take place on Wednesday afternoon, June 10, at half-past four o'clock, in the Church of St. Andrew and St. Paul, Montreal.

Mr. and Mrs. Eric Trevor Owen, of Toronto, announce the engagement of their daughter, Olwen, to Mr. James Woods Walker, elder son of Dr. and Mrs. Thomas Leonard Walker and grandson of Sir James and Lady Woods, of Toronto.

The marriage of Lucile, daughter of the Hon. Justice and Mrs. Paul St. Germain, of Outremont, Que., to Mr. Paul Dansereau, son of Mr. and Mrs. J. Lucien Dansereau, of Outremont, has been arranged to take place on Tuesday morning, June 23, at half-past ten o'clock, at St. Viateur Church, Outremont.

Mr. and Mrs. Charles Hickson, of Winnipeg, announce the engagement of their daughter, Beulah, to Mr. Robert William Sower Campbell, eldest son of Mr. and Mrs. William Robson Campbell. The wedding will take place June 15, in Winnipeg.

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TRAVELERS

Mr. Montague Aldous, who was the guest of his daughter, Mrs. C. W. MacLean, and Colonel MacLean, at Mull Hall, Pointe Claire, Quebec, has left for his home in Winnipeg.

Mrs. Alan C. MacDougall, of Montreal, has left by the Ausonia for England, where she will spend the next two months motoring, returning to Canada the end of July by the Alaunia.

Mrs. John McCready, of Rothesay, N.B., is visiting her parents, the Speaker of the Senate and Mrs. Foster, at Ottawa.

Hon. and Mrs. Frank Carrel have returned to Quebec, from a trip to Toronto, Minneapolis and Chicago.

Mrs. Arthur Rousseau, with her son and daughter-in-law, Dr. and Mrs. Louis Rousseau, of Quebec, sailed on the Ausonia for France, where they will remain for some time.

Mrs. Ernest Savard, of Montreal, is visiting Colonel and Mrs. Cortland Fages, at Quebec.

Lady Meredith, Mrs. Andrew Allan, Mrs. Claude Heubach, and Miss Barbara Cowans, returned to Montreal recently from New York, where they spent a week.

The Consul of the Netherlands and Mrs. A. J. Schrikker have left Montreal on a trip west, and will be away from Montreal for three weeks.

Commodore P. W. Nelles, of Ottawa, was a recent guest at the Seigniory Club, Quebec.

Miss Sara Reeves, of Hoathley, Sussex, England, has arrived in Ottawa, and will be the guest of Mrs. H. Willis O'Connor for the summer months.

Mrs. Arthur Hardy, of Ottawa, has left for Florida, where she will join her mother, Mrs. Fulford, of Brockville.

Mr. and Mrs. J. R. Booth have returned to Ottawa from a trip to the Southern States.

Lieut.-Colonel and Mrs. H. R. Goodday, of Quebec, have taken up their residence for the summer months at their country home at Boischatel.

Colonel and Mrs. C. A. Chauveau have returned to Quebec from Ottawa.

Mr. Guy Beaudry, who has been in South America, was in Quebec on a short visit to his mother, Mrs. Charles Delagrave.

Miss Simone Parent has arrived in Quebec from Ottawa, and is staying with her brother and sister-in-law, Senator and Mrs. George Parent.

Miss Margot Graydon, of Montreal, daughter of Mrs. Murray R. Chipman, who spent the winter at school in Paris, is arriving home by the Duchess of Bedford.

Miss Winnifred Kydd, O.B.E., Dean of Women, Queen's University, Kingston, is visiting her father, Mr. R. A. Kydd, of Montreal, for ten days prior to leaving for Washington, D.C., where she will remain for two weeks.

Sir Robert and Lady Falconer, of Toronto, are the guests of Dr. and Mrs. Walter C. Murray in Calgary, Alberta.

Mrs. Arthur Price, of Quebec, is the guest of Major and Mrs. Hartland MacDougall, at Patterson, for a few days.

Mrs. Harry Tedman (nee Mr. Blake Tedman), of Toronto, have sailed from Montreal on the Duchess of Bedford to spend the summer months in England, the Scandinavian countries and on the continent.

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MARRIAGES

The marriage of Ione, daughter of Mr. and Mrs. C. R. Parker, Sault Ste. Marie, Ont., to Stanley R. Globe, son of Mr. and Mrs. A. R. Globe, Grimsby, has been arranged to take place quietly on Monday morning, June 8th, at St. Saviour's Church, Desbarats, Ont.

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—London Letter

BUDGET 'LEAKAGE'

BY P. O'D.

May 4th.

JUST forty years ago to-day two young Irishmen—born in Dublin, at any rate—sat in a small office in rather a shabby building just off Fleet Street. An office boy came in and laid on the desk before them the wet copy of a newspaper fresh from the press. It was the very first number.

Being Irishmen, they naturally felt that they knew much better what Englishmen wanted than Englishmen themselves did. In fact, one of them was later on to boast that he could tell from one look at the back of any man's head just what he preferred to read. That is why they had decided to establish a daily newspaper of their own on somewhat revolutionary lines.

As to the identity of the two young men—though the reader has probably already guessed it—they were Alfred and Harold Harmsworth. And the paper was The Daily Mail, which was to become the greatest popular success in British journalism—at least, until our own Lord Beaverbrook challenged its supremacy with The Daily Express.

Looking back at some early editions of The Daily Mail, one finds it a little hard to understand why it should have startled Fleet Street and London so much. Judged by modern standards it was a tame and even stodgy production. But it seemed anything but tame in those days, when the devotion of a whole page to women's interests alone seemed a most reckless innovation. And the headlines, which look so small and restrained to us, were then considered almost brutally aggressive.

But the success of The Daily Mail was not really a matter of special pages or headlines or features of any sort. All these things helped to arouse popular interest at the time, but the thing that made the paper was the tremendous vitality which Alfred Harmsworth, but let us call him by his better known name—which Northcliffe put into it. He was a journalistic genius, one of the most remarkable in all the histories of journalism. And he was admirably supported by the business ability of his brother, Rothermere. Between them they covered the whole field.

Whatever the reason—you can attribute some of it to luck, if you like—The Daily Mail was an immense success from the very start. Strong in their youthful self-confidence, the brothers had decided on a first edition of 100,000. They were wrong. They had to run off 400,000 to meet the demand! And the circulation went on leaping up until it was a matter, not of hundreds of thousands, but of millions.

There never was a more spectacular success, and in the main it has been fully deserved. It has been, after all, a good newspaper, giving the news fully, vividly, and as soon as possible. And it has been an honest newspaper. It has often been mistaken and misleaded in its policies. No British newspaper has ever been more heartily or more frequently cursed. But it has never hesitated to champion unpopular causes, and it has often been right when almost every other newspaper was wrong—as in the Boer War, for instance, and again in the Great War over that matter of high-explosive shells.

The Daily Mail has become, in fact, a great British institution. All honor and congratulation to it, and to the men who have made it what it is!

While newspaper men may pride themselves on their ability to get the news, even when every precaution has been taken to prevent them doing so, stock-brokers seem to be no slouches at the job either. Only they don't brag about it. They sell before they tell—or buy before they tell, as the case may be. And even then they don't tell, if they are wise.

Just now Parliament, and especially His Majesty's Loyal Opposition, are very much exercised over that business of the "Budget leakage". Of course, it may not have been a leakage at all. It may merely have been a good guess on the part of certain astute gentlemen in the City. But this is a suspicious world, and it does seem very odd that so many people should have tried, a few days before the Budget was announced, to insure themselves against an increase in taxation. There were so many, indeed, that even Lloyds shut down on it. It looked too much like "inside stuff".

Lloyds is an amazing institution. It will bet on almost anything—for that is what it amounts to. You can insure against rain, against twins, against war, even against a British heavyweight losing a fight. When "Bobby" Jones won the four championships in the same year, he cost Lloyds £50,000. They had gambled against it—at long odds, too, for it had seemed almost impossible.

But even Lloyds hates betting against a "sure thing"; and it does look as if the gentlemen who insured against higher income-taxes had been "tipped off". The question is now, who did the tipping? All sorts of rumors, involving all sorts of exalted personages, are flying about. But it would, of course, be libellous to go into details. There is even a persistent demand for a Commission of Enquiry.

Well, they may get their Commission. The Government may have to throw this sop to the Opposition Cerberus. But it is a safe bet that nothing important will ever come out of it. Nothing ever does. There is no country, not even China, where the great art of saving face, is so well understood.

LET us be cheerful! Let us forget about Budgets and taxes, and the poor little Negus hunted out of his kingdom and huddled with his family in Djibuti. Let us talk about pictures—always a pleasant and soothing subject. Except when artists talk about them, of course. Then the fur really does fly. But for the rest of us pictures are cheerful things. Even the Modernist ones! At least, you have the satisfaction of knowing that you don't have to live in a world like that. It is very consoling.

The Royal Academy has opened its Spring Show—that is what I am getting at. And it is much the same sort of show that the R. A. has been putting on for donkey's years (with the accent on the "donkey" perhaps). In fact, if one were to take the critics seriously, one should feel very depressed about it. So far as one can make out from them, all the old dodderers in the country, who play about with paint and brushes, have brought their dismal, dull, utterly dowdy daubs, and have hung them up all over the deserted walls of Burlington House. And the public is now supposed to be dutifully boring itself to death over them.

In reality, the public is doing nothing of the kind. The public, very sensibly, doesn't care a hoot what the critics say. For one thing, it is hardly ever able to understand the special language that art-critics talk—surely the most empty and pretentious jargon ever invented by man—and, for another, it never agrees with what it does understand of it.

So the good old public is rolling up as usual in its thousands—mostly, perhaps, to see the other people who have also rolled up—and it is genuinely enjoying itself. There are a good many dull pictures on the walls, of course, the usual array of formal portraits and set pieces which cannot be kept out of an official exhibition of this sort.

But there are also some very fine pictures—notably two striking portraits by Augustus John, and some very vivid pieces by Dame Laura Knight, who is now a full R.A., and is very well represented. Unfortunately, there are no controversial paintings this time. Neither Walter Sickert nor Stanley Spencer has sent anything to the Show, and it is not surprising when you consider the row they had with the Hanging Committee of the R.A. over the exclusion of certain of Spencer's pictures last year.

This is too bad, because there is nothing like a row of that sort to stir up public interest. Besides, it was great fun looking at the things and trying to make out what they meant, or if they had a meaning, and why Mr. Spencer should be considered one of the major glories of modern British art. It was all very puzzling, but also very exhilarating.

In spite of the absence of these hilarious high spots, this year's Show is a very varied and cheerful one. Especially pleasant are the number of pictures showing people drinking. It is amazing how many there are. One of the most amusing depicts a group of red-faced stalwarts in the local "pub", with their mugs of beer, discussing politics. It is entitled, "Homage to A. P. Herbert". Mr. Herbert being, of course, the humorist and M.P. who is always trying to get the License Laws reformed in favor of more freedom.

Even Mrs. Dod Proctor, who generally puts in her time painting young ladies "mit noddings on", has this time sent a picture of a Cornish inn. And Simon Elwes, now our most popular young portrait painter, in his very attractive picture of Sir Richard Sykes, shows that gentleman in hunting kit, while the butler in his baronial hall hands him a large silver tankard unmistakably filled with beer. And a very nice idea it is! I'd have my butler do it, too. In fact, in the absence of the butler I wouldn't mind going and getting it myself. Painters ought to do this sort of thing oftener. It would make a lot of their sitters look a great deal more natural.

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TRAVELERS

Mrs. P. F. Sise, accompanied by her daughter-in-law, Mrs. Philip Sise, has sailed by the Montrose to join her daughter, Miss Frances Sise, who is at school in Paris. They will be away two months.

The Earl and Countess of Minto are leaving Minto House, Hawick, Scotland, next week for their residence in Charles Street, London.

The Hon. J. W. Fordham Johnson, former Lieut.-Governor of British Columbia, and Mrs. Fordham Johnson, of Victoria, B.C., have sailed for England by the Duchess of Richmond.

Mr. and Mrs. Gordon Osler, of Toronto, are at Brown's Hotel, London, England.

Mr. and Mrs. R. Wilson Reford have returned from Scotland and are again at Claridge's, London, England.

Mrs. Stanislaw Gzowski, of Montreal, spent a few days in Merrickville before going to Toronto to attend the Woodbine.

Mr. and Mrs. F. N. Beardmore, of Montreal, who have had a house in Nassau, are returning the end of the month, and have taken Mr. and Mrs. Gavin Ogilvie's house, Redpath Street, Montreal, for three months.

Miss Elizabeth Harper, granddaughter of the fourth Earl of Leitrim, has been visiting her cousin, Miss Laura Brodigan. Miss Harper spent some time in Newfoundland on her way to Canada, and will visit Kingston and Ottawa before sailing for England in June.

Miss Wilma Tait, of Toronto, is leaving for England on the Montclare

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SECTION III

SATURDAY NIGHT

BUSINESS » FINANCE » GOLD & DROSS » INSURANCE » THE MARKET

Safety for the Investor

TORONTO, CANADA, MAY 23, 1936

P. M. Richards, Financial Editor

THE MAN WHO KNEW LINCOLN

BY J. H. SIMPSON

I AM still sufficiently young to marvel at such an age as 83. It always seems to me that such a weight of years can hardly be borne standing. So when the old boy started to discuss economics and investments with me, in the course of my job as a banker, it did not occur to me that he could be so old. I didn't have to lean over and shout at him, nor did he squeak or peer at me, and so when he mentioned that he was 12 when Lincoln was shot, and had actually seen the Great Liberator—remembered him as clearly as I remember Sir Wilfrid Laurier—I felt that he had no business discussing the affairs of our enlightened modern world.

But when he left, he left me with an idea. You see, in the course of our talk he had disclosed the fact that he was "still" worth about $30,000 (it had been $80,000) and when I congratulated him on being so well heeled he handed me the idea. He said, "Well, sir, in my day if a man was any good he provided for his old age."

IF A man is any good he provides for his old age. . . . But this isn't the modern idea. We have become too enlightened to hold with such notions, and this remark applies particularly to the descendants of Lincoln.

For this year sees the commencement of the most grandiose scheme for "social security" that the world has ever heard of. A scheme which has as its objectives the protection from unemployment distress and old-age indigency of nearly every wage-earner in the United States, and the care of the blind, the fatherless children and the expectant mothers, and the dominant feature—a system of compulsory old-age pensions, apart altogether from old-age *relief*, which bids fair to ruin the country as a whole and in particular the insurance companies, founded in the now obsolete beliefs of the man who knew Lincoln.

It is rather astonishing that so little is heard in the United States today about this all-embracing scheme for social security. And yet, is it astonishing? The average citizen only gets interested in such affairs when they actually strike at his pocketbook, and this stage will not be reached until next year. And again, the average American's mind is rather completely filled, this year, with the comparatively unimportant—to him—question of whether or not Roosevelt will be re-elected. Personalities always interest persons more than do abstractions—until the abstractions become personal matters. And so the Social Security Act, in a land of initials, is not yet known as the S.S.A., although it will affect the average individual much more than did N.R.A.—initials which were on every tongue.

It will affect him because the whole scheme superimposes heavy taxation on top of present taxes, and the new social security taxes will hit the "little fellow" far more than the existing levies.

THE scheme is too involved for complete recounting here; I can merely give the main features. The Act is in three broad categories, (1) the charitable features, embracing grants to the various States for public health, child welfare, the blind, the indigent aged, etc.; (2) a system of unemployment insurance; and (3) the old-age pensions.

The charitable features, naturally, are not regarded, even by the optimists at Washington, as self-supporting. They call for direct contributions from the Federal treasury, and President Roosevelt's present request to the Congress for $460 millions is largely occasioned by these forthcoming grants. The cost of this section of the Act must be added to the budget and paid for (?) by general taxation. To obtain the grants the various States have to have in operation laws relative to these social functions, which have been approved by the Social Security Board. Generally speaking, the States are required to match the Federal government, dollar for dollar, in the cost of these services.

The unemployment fund is to be built up by contributions, not from employees, but from employers, who are required to pay in 1 per cent. of their payrolls for 1936, 2 per cent. for 1937, and thereafter 3 per cent. A somewhat complicated tie-in exists between the States' governments and the Federal government in this section, collections and administration being in the hands of the States, with the rules laid down by Washington and the investment of funds vested in the authority of the Federal treasury.

The old-age pensions will be disbursed direct from Washington; the States have nothing to do with this section (presumably because of the peripatetic lives that Americans lead). Benefits commence at age 65 and the maximum pension is $85 a month. A person's pension will depend, of course, on the total amount which has been paid in by and for him at the time of his retirement. Certain insurance features are embodied but no provision seems to have been made for aliens who leave the country after they have paid into the fund. Nor has any provision been made for exemptions by reason of the

(*Continued on Page 28*)

DEVALUATION

BY GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

THE significance of the Left victory in France is as great in the economic and financial sphere as it is in the political. The foreign exchange market has exhibited its fears for the franc by subjecting the currency to strong pressure, and the British Exchange Equalization Account has been very hard put to it to prevent an unwanted appreciation in sterling.

While there is general agreement in authoritative financial circles that the devaluation of the franc is inevitable, there is no unanimity of opinion as to when it will occur. At the time of writing the general feeling is that exchange restrictions accompanied by an embargo on gold exports is imminent; to which view the increase in the French bank rate from 5 to 6 per cent lends weight. Experience shows that it is never a long time before such measures are followed by the collapse of the gold parity of a currency. The significant aspects of devaluation refer to its effects on currencies in general, the price of gold, and the level of commodity prices.

When the franc falls the rest of the gold *bloc* must soon fall with it; but the reaction of the rest of the world will depend on the extent of devaluation. There can be no doubt that at the present time the franc is considerably overvalued and that a substantial measure of devaluation will be necessary in order to bring it into closer harmony with world currencies in general. Provided, as is likely, that the French Government does not lower the value of its currency to such an extent that the competitive power of the exporting nations is seriously impaired, it is improbable that devaluation will provoke a currency "war".

In financial quarters it is thought that, as far as the British Treasury is concerned, sterling would be allowed, or perhaps encouraged, to ease slightly, to counteract a part of the devaluation of the franc and other gold currencies; and other countries are likely to adopt the same attitude regarding their currencies. There would thus be a general depreciation of the value of currencies in terms of gold; in other words, the world price for gold would rise.

The extent and the rapidity of this rise can, of course, be only a matter of conjecture. The opinion is held by some economists that appreciation will be slow but substantial, to the neighbourhood of £8 an ounce in London, against just over £7 at present.

How will the appreciation in the value of gold affect world commodity prices? In the first place,

(*Continued on Page 28*)

P. M. R's Column

IN THE fiscal year which ended March 31 last Canada spent $120,000,000 on unemployment relief. This is the approximate total of expenditures on all forms of relief by the Dominion and provincial governments and the municipalities. The corresponding figure for the whole of the depression period to March 31 last is about $550,000,000. A large part of this is now represented by increases in the debts of these bodies. The number of persons on direct relief was about 1,300,000 at the beginning of 1936. This is down somewhat from the peak of 1,519,706 in March, 1933, but the cost of relief has risen. Total relief expenditures have been rising, and the cost per person. The same is true of the United States. Relief expenditures there have averaged $3,000,000,000 annually for the last three years, yet 10,000,000 persons are still without employment and one out of six of the entire population is on the relief roll.

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WHEN we look at these figures and consider the trend toward "social security" legislation (read "The Man Who Knew Lincoln" on this page) and the additional burdens on producers that such schemes entail, it is surely time for us to sit down and do a little serious thinking. For clearly the situation is serious. It is obvious that we cannot go on permanently as we are without having to accept a considerable reduction in our national standards of living, even without additional taxes for "social security." Too, there is reason to believe that the burden of relief costs, due to the consequent high taxation and loss of purchasing power, is acting as a drag on recovery that will tend to keep us from attaining the degree of prosperity we believe ourselves entitled to enjoy. While the new national Commission on Relief will doubtless make for more efficiency in the handling of relief, it is obvious that a situation exists that affects every one of us very seriously. And it may be that only an aroused, vigorous public opinion will keep us from embarking on new commitments for social security measures, desirable perhaps in themselves but beyond our present capacity to sustain.

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OUR greatest problems are unemployment and the burden of public debt and taxation. Our present method of relieving the first is a big factor in creating the second. Unemployment relief, as we have it, is necessary as a stop-gap, but it is anything but a permanent solution of the problem. We must not allow anyone to regard it as such. The real need is jobs, not relief, and not artificially created jobs but jobs producing wanted goods or providing services for other producers. The unemployed can be put back to work only through the creation of more jobs. And this can be done only by removing the obstacles still blocking the road to prosperity. Unfortunately those obstacles are very numerous and very difficult to remove. They are very obvious in the sphere of international trade, not only in the form of import quotas and prohibitions and government subsidies to competitors but in that of exchange instability and manipulation. They exist no less in the domestic sphere, in the form of uneconomically high wage scales in certain industries or occupations, such as in railway services, that make for high costs which lessen the consumptive capacity of lower-paid workers in other industries, and in the form of high taxation and regulatory measures by governments.

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ONE of the chief reasons for the lack of jobs is the failure of the construction industry to make more headway. Colonel Ayres in his current Cleveland Trust bulletin says that the automobile industry, the iron and steel industry and the construction industry may justly be considered as being the fundamental factors in recovery. He says we, he means the United States, but of course much the same applies here, can have active general business that may reach prosperity levels if these industries are operating at high percentages of capacity, but that it is difficult or perhaps even impossible for us to be prosperous while any one of these three productive activities is much depressed. In the U. S. automobile production has recovered to 85 per cent. of its 1929 level, iron and steel output to above 75 per cent. but construction to only about 40 per cent. "The laggard recovery of construction constitutes the least favorable factor both in the present status of general business activity and in the prospects for further improvement," he asserts.

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ONE important step governments could take to stimulate house building would be to remove mortgage moratoria. These were no doubt needed when imposed but with the sustained improvement in general conditions and in public purchasing power have probably outlived their usefulness. Another would be to refrain from legislating uneconomically high minimum wage scales. If the remuneration of workers in one industry is out of line with that of workers in other industries, the exchange of products and services languishes and employment is unnaturally low, as it is at present. And for the good of all industries, no single step would be more constructive than the balancing of budgets.

HOW BIG ARE COMPANY PROFITS?

BY H. E. M. KENSIT

MANY people have the impression that the profit from business is in general too large and this idea has grown to a marked extent since our Price Spreads Committee gave wide publicity to selected examples. Sufficient evidence is not made public in Canada as to the average return from business enterprise to enable Canadians to form a fair judgment, but very complete particulars of this are published in the United States, the country most comparable to Canada, for it may be taken that conditions over a series of years are not very different in the two countries. An examination of these United States figures does give one a fair idea of the profits of business as a whole in good years and bad and as averaged over a considerable period.

The United States Treasury compiles particulars of the results of operation of industrial, public utility and financial corporations for the purpose of assessing income tax and the statistics so compiled are analysed, summarized and formed into chronological comparisons by the National Bureau of Economic Research, by the Annalist Index of Business Activity and by the National City Bank of New York. There is a slight, but only a very slight difference in the figures given by these authorities due to the inclusion or exclusion of certain items, and the summaries given by the National City Bank, appear to give in condensed form a comprehensive "cross section of American business."

The figures given in the following summary table show the returns for some 60 groups of practically every branch of manufacturing and trading industries, public utilities and financial institutions covering in different years from about 1,500 to over 2,000 representative firms, and give the net rate of return available for dividends or to carry to surplus after all expenses, depreciation, bond interest and taxes have been deducted.

Average "Rate of Return" of Corporations in the United States Per National City Bank of New York

1929	11.3%
1930	6.0%
1931	2.4%
1932	0.3%
1933	2.6%
1934	3.5%
1935	5.1%
Average	4.6%

Previous to 1929 the particulars are not available in just the same form but the records show a nearly steady rise of rate of profit from 1922 to 1929, so that 1929 is not to be considered a freak year but rather one in which gradually rising profits reached a maximum and were followed by a long continued fall.

It will be seen from the above table that the average net rate of return over these years, including the period of depression ranged from a maximum of 11.3 per cent. to practically no return and over the whole period averaged only 4.6 per cent.

Looking on the more cheerful side of the picture, we may first consider, what were the most successful groups, and an indication of these may be given thus:

1929—Heating and Plumbing 34.8%, Textile Products 31.4%, Confectionery and Beverages 25%.

1930—Confectionery and Beverages 23.3%, Drugs and Sundries 19.4%, Dairy Products 17.1%.

1931—Confectionery and Beverages 19.4%, Drugs and Sundries 14.7%, Tobacco 14.4%.

1932—Tobacco 13.4%, Drugs and Sundries 12.6%, Confectionery and Beverages 10.8%.

1933—Leather Tanning 16.5%, Confectionery 14.4%, Insurance Companies 13.9%.

1934—Liquors 20.7%, Confectionery and Beverages 19.4%, Merchandizing Chains (other than food) 15.9%.

1935—Insurance Companies 28.9%, Confectionery and Beverages 20.8%, "Sales Finance" Companies 16.9%.

These are certainly very nice profits for the whole groups shown and it may be commented that Confectionery and Beverages were in the first three profit makers in every one of the seven years shown; that Drugs and Sundries occupied first place in the three worst years of the Depression; that Liquors led in 1934 and that Insurance Companies rose to an average profit of 28.9 per cent. in 1935, without doubt due to this being considered the safest form of investment in the uncertain conditions prevailing.

(*Continued on Page 25*)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY OR LONG TERM TREND OF STOCK PRICES HAS BEEN UPWARD SINCE JULY 1932.

The New York Stock Market, the most sensitive barometer of trade and commerce in the world, is not yet registering "fair weather ahead". Back in February and March it indicated "change". Accordingly this forecast, with the Dow-Jones averages hovering around INDUSTRIALS 155, RAILS 50, hoisted storm signals. To quote, February 22nd, "Speculators should use future bulges in the market to go out." February 29th, "Anyone now entering the market . . . may be subjected to severe losses." March 7th, "The correction to follow may be quite unpleasant." March 14th, "The market is unsafe . . ."

Investors and speculators currently possessed of funds to be used for stock purchases were thus warned to keep out of the market. It is quite correct to assume that the long term trend of the market and business is still pointing upward. The current, or intermediate trend, however, turned downward on April 4th, and until the minor automatic rally which followed after the lows of April 29th has spent its force we shall have to wait for some dependable signal that this downward trend has been reversed.

DOW JONES AVERAGES—NEW YORK STOCK MARKET

	Industrials		Rails	
A—Bull Market started	July 8/32	41.22	July 8/32	13.23
B—Last Important High Points	April 4/36	161.99	Feb. 20/36	51.27
C—Closing Prices	May 18/36	150.33	May 18/36	44.48
D—Last Important Low Points	Apl. 29/36	143.65	Apl. 29/36	42.30

Average daily volume—6 days ending May 11, 1936 — 850,000 shares
Average daily volume—6 days ending May 18, 1936 — 822,000 shares

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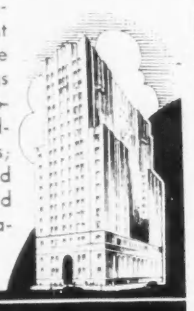

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NOTICE is hereby given that a final dividend of twenty (20) cents per share and a special dividend of twenty (20) cents per share, being a total of forty (40) cents per share, in Canadian currency, have been declared payable on the nine (9) per cent. Preferred Shares of the Company, and that the same will be paid on the 1st day of June, 1936, to holders of record at the close of business on the 29th day of May, 1936, of the issued Preferred Shares of the Company, as listed in the books of the Company on the said date.

The transfer books will not be closed.

By order of the Board.

F. E. HOLBROOK,
Secretary

56 Church Street,
Toronto, Ontario.

GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast appearing on the first page of this section.

BUILDING PRODUCTS ATTRACTIVE

Editor, Gold & Dross:

My broker is recommending to me the current purchase of some of the Class "A" stock of Building Products, Limited, and I am interested as I recently saw a report in the daily press that the company was doing better this year. Can you confirm this and let me have a little information about this company? I seem to remember, as a regular reader of Gold & Dross, that you commented favorably in the early part of this year, but I did not save a clipping. Do you think that building generally is likely to see any pick-up this year, as I understand the first months weren't very satisfactory? Any brief background information as to earnings and financial position of Building Products Limited will be greatly appreciated.

—L. M. G., Grimsby, Ont.

I think that you would do well to accept your broker's recommendation. I regard Building Products' "A" stock as desirable for income and possible further appreciation, as I believe this company to be in an admirable strategic position to benefit from any expansion of the building industry. The company has come through the depression in excellent financial condition, its plants and personnel are at the peak of efficiency and it has widely diversified its products. At current levels of 34¼, assuming continuation of the 25 cent extra as well as the $1 regular dividend, the yield is 3.65 per cent.

It is true that Building Products' earnings last year did not cover total disbursements and it is true as well that spring activity in the building trades, particularly in the month of April, was somewhat disappointing, but on the other hand it is true that the company's actual business during the first quarter of 1936 was ahead of the corresponding period of 1935. Persistent colder weather this year served to delay a number of building projects, particularly in the residential field, but I retain the opinion, based on a number of surveys, that the 1936 construction total should materially exceed that of last year. While the new Dominion Housing Act has not proved entirely satisfactory, there are now signs of some materially beneficial effects from this legislation. For Building Products itself I would anticipate a satisfactory profits gain during the current year.

In 1935 the company reported per share of $1.13 on the combined "A" and "B" stocks, against $1.28 in 1934, 21 cents in 1933, 8 cents in 1932, $2.18 in 1931 and $2.70 in 1930. Dividend record has been: 1935 and 1934, $1.25; 1933, $1.00; 1932, $1.60; 1931 and 1930, $2.00. The company's last balance sheet shows an enviable financial position; total current assets stand at $2,009,541, of which $119,350 was cash and $1,193,200 marketable securities, against total current liabilities of only $80,798. Net working capital at the close of last year stood at $1,928,743 and equity per combined share at $20.49. The company has no funded debt or bank loans, capitalization consisting solely of 116,346 of no par value Class "A" non-voting shares and 4,500 no par value, voting Class "B" shares. In view of the strong position shown by the figures, I think that shareholders can place full reliance in continuation of at least a $1.25 distribution and increased earnings would lead readily to a higher rate. Canada has accumulated a very considerable building deficiency during the depression years which is becoming marked as general conditions improve. I think that sooner or later the construction industry will experience an impressive period of prosperity which should be directly reflected in the earnings of such companies as Building Products, Ltd.

AN INVESTOR'S HOLDINGS

Editor, Gold & Dross:

I wonder if you would be good enough to comment on my present investment list and offer any suggestions you care to regarding re-investment and the investment of some money I have idle now. My bonds are Dominion of Canada 1959, $9,300; Province of Ontario 1947, $2,000; New Brunswick 1957, $5,000; Nova Scotia 1943, $1,000; British Columbia 1945, $1,000; City of Quebec 1938, $1,000. My stocks are Bank of Montreal, 190 shares; Imperial Tobacco, 13 shares; Imperial Oil, 45; Walker-G. & W. preferred, 15; Walker-G. & W. common, 26½; Ogilvie Flour Mills, 3; Ford of Canada, 4; British American Oil, 50; International Nickel, 20; National Breweries, 3; Consolidated Smelters, 1; McColl-Frontenac preferred, 1; McColl-Frontenac common, 6; International Petroleum, 2; Int. Metal Industries, 25; Fanny Farmer, 35; Loblaw Groceterias, 10; Dominion Bridge, 10. I shall greatly appreciate your comments.

—W. K. M., Toronto, Ont.

I would like to compliment you on having made an excellent choice of securities. Sometimes, no doubt, when you have seen some more speculative securities make a big market advance you have wished that you had not been quite so conservative in your choice, but I want to assure you that over long periods of time it is stocks of the kind that you have chosen that show the best investment results. My feeling, at the present time, is that you have too much in bonds. I grant that your bonds are good ones and just the kind that have always been recommended as forming the best basis for an investment portfolio, but I am strongly of the opinion at the present time that high grade bonds of the type you are holding will not show the best investment results over the next two, three or four years. The point is that high grade bond prices are artificially high at the present time. In spite of the fact that government debts were never so large and never have governments had more trouble in meeting their obligations, government bonds are selling at peak prices. This is an unnatural condition and one that will not obtain permanently.

I suggest that you reduce the amount you have in bonds substantially. I am convinced that we are in the early stages of an inflation period that, before it ends, will have substantially depreciated the purchasing power of money. Bondholders, and indeed holders of all fixed income securities, are going to be penalized. Common stocks are better holds in such a period, of course, for the reason that common stock dividends are capable of expansion while bond and mortgage interest is not. Actually common stocks themselves are not the perfect answer to inflation, for the reason that market appreciation and dividend increases have always in past such periods failed to keep pace with the rise in the cost of living due to commodity price increases. I believe the best inflation hedges are common stocks, plus real estate. You do not say if you hold any real estate. If you do not you might give thought to this. Of course it would have to be very carefully selected. Apart from this, I would suggest that you purchase more of the same kind of stocks you are already holding, but not necessarily the same issues. I would suggest Steel Company of Canada, Shawinigan Water and Power, Page Hersey Tubes, Noranda Mines, Moore Corporation, Goodyear Tire and Rubber, Canadian Industries, Building Products.

I would also suggest putting a minor proportion of the funds at your disposal into some of the more speculative industrials which have shown only a minor recovery in earnings so far, and comparatively little market appreciation. These are the ones which may do the best marketwise, I think, in the next couple of years or so, granted a continuance of general business improvement. Common stocks of this kind I have in mind are Hamilton Bridge, Dominion Tar and Chemical, National Sewer Pipe, Canadian Car and Foundry, Gypsum, Lime and Alabastine. These latter companies are all non-dividend payers at present, and I suggest buying for market appreciation only. As regards the time to buy, you are no doubt aware that the near-term trend of the stock market is particularly uncertain at present. I would suggest that you read carefully the Business and Market Forecast appearing on the first page of this section each week, and be guided by that.

If you act on this advice and increase your common stock holdings at the expense of your bond holdings, I would like to add this: that the time will come when it will be advisable to sell common stocks and buy bonds. That will be before the beginning of the next primary down trend in the market and business. But that time is probably years ahead.

BETTING ON PENNY STOCKS

Editor, Gold & Dross:

Please give me any information you may have on Richfield Cariboo Gold Mines Ltd., in British Columbia. Also can you name two or three mines a man could speculate on, that are not worth more than 10 cents a share or so?

—L. J., Saskatoon, Sask.

Richfield Cariboo is capitalized at 3,000,000 shares, of which 1,130,958 have been issued, and the company has driven a tunnel over half a mile in length on its property near Barkerville, B.C. The property was taken over from A. G. Henderson Syndicate for 1,200,000 shares, conditional that 400,000 were issued in escrow at the outset, with 400,000 shares to be issued in escrow as soon as $100,000 has been spent, and the further 400,000 shares issued when $500,000 has been spent. The property is in the prospect stage with several veins which merit exploration.

There are various stocks in which to speculate at around "10 cents per share or so" but you will realize that in doing so you are playing the very long shots. Those who buy such stocks should be prepared to lose. However, when lucky enough to catch a winner, the prize is sometimes large. A recent case was the McLeod-Cockshutt, selling at under 10 cents a share a short time ago, and in a few weeks soaring to over $5 per share. The reason for the advance was the discovery of an important orebody by use of a diamond drill. To pick such as these is not a matter of judgment, but is pure luck. Of course, you can help somewhat by picking properties in good location in relation to proven mines, or with some assets and a show of good management. In this class I might mention Harker Gold Mines which has a good directorate, considerable ore, and substantial quick assets. Another company is Bobjo which has a sound directorate and large liquid assets.

NATIONAL GROCERS

Editor, Gold & Dross:

I have some of both the preferred and common stock of National Grocers and while I received a copy of the annual report, I don't quite understand the situation with regard to this company. I believe that there are quite a bit of arrearages on the preferred stock which the company is paying something on now and then, but I don't know how much, nor if it is the intention to eventually pay it all in cash. If it isn't troubling you too much I would appreciate some information generally on how the company is coming along and how you would classify the preferred and common.

—R. S. L., Hamilton, Ont.

I would suggest that you retain both your preferred and common of National Grocers; the preferred can be classified as a satisfactory investment security and the common has long-term speculative attraction in view of the progress the company has been making in recent years. Arrearages on the preferred will total $31.50 following the payment of $3.50 to be made on June 1 to holders of record of May 23. This is, of course, in addition to the regular 7 per cent. dividend which is paid regularly. I cannot tell you whether or not the company will attempt to clear off the total arrearages by cash payments, as there has been no official statement along these lines; last year a suggestion was current that the situation might be cleared up by the issuing of a new 6 per cent. preferred and exchanging four of new for three of the existing issue. Wiping off the preferred arrears would, of course, materially improve the position of the common and it is more than likely that directors will soon be in a position to announce their intentions.

In the meantime the company is progressing most satisfactorily. In the year ended March 31, 1936, earnings per share amounted to $14.46 on the preferred and (ignoring the arrears) to 74.4 cents on the common. These figures contrast with $11.09 and 58 cents in the nine months ended March, 1935; with $14.13 and 71 cents in the previous twelve months; with $11.18 and 42 cents in 1933; $9.08 and 21 cents in 1932 and $7.94 and 9 cents in 1931. These figures tell their own story of steady advancement and the company, which is the dominating wholesale grocery concern in Eastern Canada is more firmly entrenched than ever before in its field. In-

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THE CANADIAN BANK OF COMMERCE

DIVIDEND NO. 197

Notice is hereby given that a dividend of two per cent in Canadian funds on the paid-up capital stock of this Bank has been declared for the quarter ending 31st May, 1936, and that the same will be payable at the Bank and its Branches on and after Monday, 1st June next, to shareholders of record at the close of business on the 30th April, 1936. The Transfer Books will not be closed.

By Order of the Board,
S. H. LOGAN,
General Manager.
Toronto, 17th April, 1936.

International Petroleum Company, Limited

Notice to Shareholders and the Holders of Share Warrants

NOTICE is hereby given that a semi-annual dividend of 75c per share and a special disbursement of 50c per share, both in Canadian Currency, have been declared, and that the same will be payable on or after the 1st day of June, 1936, in respect to the shares specified in any Bearer Share Warrants of the Company of the 1929 issue upon presentation and delivery of coupons No. 45 at:—

THE ROYAL BANK OF CANADA,
King and Church Streets Branch,
Toronto, Canada.

The payment to Shareholders of record at the close of business on the 22nd day of May, 1936, and whose shares are represented by registered Certificates of the 1929 issue, will be made by Cheque, mailed from the offices of the Company on the 29th day of May, 1936.

The Transfer books will be closed from the 23rd day of May to the 1st day of June, 1936, inclusive, and no Bearer Share Warrants will be "split" during that period.

The Income Tax Act of the Dominion of Canada having been amended, effective April 1st, 1933, to provide that a tax of 5% shall be imposed and deducted at the source on all dividends payable by Canadian debtors to non-residents of Canada, the above mentioned tax will be deducted from all dividend cheques mailed to non-resident shareholders and the Company's Bankers will deduct the 5% tax when paying coupons to or for account of non-resident shareholders. Ownership Certificates will be required by the paying Bankers in respect of all dividend coupons presented for payment by residents of Canada.

Shareholders resident in the United States are advised that a credit for the 5% Canadian tax withheld at source is allowable against the tax shown on their United States Federal Income Tax return. If it is desired to claim such credit the United States tax authorities require evidence of the deduction of said tax. In order to secure such proof Ownership Certificates (Form No. 601) must be completed in duplicate and the Bank cashing the coupons will endorse both copies with a certificate relative to the deduction and payment of the 5% tax and return one Certificate to the shareholder. If Forms No. 601 are not available at local United States banks, they can be secured from the Company's office or the Royal Bank of Canada, Toronto.

By order of the Board,
J. R. CLARKE,
Secretary.
36 Church Street, Toronto 2, Canada.
19th May, 1936.

LAKE SHORE MINES, LIMITED

(No Personal Liability)

DIVIDEND NO. 65

NOTICE is hereby given that a dividend of one hundred per cent on the issued capital stock of the Company will be paid on the fifteenth day of June, 1936, to shareholders of record at the close of business on the first day of June, 1936.

By order of the Board
KIRKLAND SECURITIES, LIMITED,
Secretary.
Dated at Kirkland Lake, Ontario,
May 15th, 1936.

GOLD & DROSS

dependent grocers, which the company serves, are apparently increasing their business, to a certain extent at the expense of some of the chains, as well as sharing in the generally increased purchasing power of consumers, and the future for National Grocers would appear to be bright.

The company is currently benefitting from the retirement last Fall of its 6 per cent. first mortgage bonds and the substitution of a 4 per cent. issue and the balance sheet presents a highly satisfactory picture. The recently issued report reveals total current assets of $4,206,074 (including cash of $118,415 up from the $100,600 at the close of the previous fiscal period) against total current liabilities of $921,675. Ratio at the close of the year was 4.56 to 1 as against 3.93 to 1 on March 31, 1935, and net working capital at $3,284,399 contrasts with $3,152,263. After all charges, including $103,362 on account of preferred arrears, the sum of $116,946 was added to surplus from the year's business, bringing the surplus item to a total of $868,310. In view of both the strong position and the excellent business prospect I think you would be well advised to retain both your securities of this company.

HOLLINGER CONSOLIDATED

Editor, Gold & Dross:
Please advise if, in your opinion, Hollinger is a sound investment around 14¾.
— B. M., Beamsville, Ont.

Yes, I think that at this price Hollinger Consolidated constitutes a good investment as measured by the present price of gold. Of course that great old mine is not as young as it used to be, and the holder has to take into account the fact that the time will come when ore reserves will commence to decline. However, this decline in ore reserves when it does come may not be as serious as it may sound at present. The reason is that the company has extremely capable management and a staff of engineers who are constantly on the hunt for possible new mines.

The holder of the shares appears to be assured of good interest on his money for a good many years, and with good prospects of additional profits developing from new mines. There is also the possibility (which of course is a gamble) of the leading nations bidding gold to higher prices in due time in which case Hollinger would benefit. Ore reserves at present are around $80,000,000, or actually more than five years ahead of current rate of output. This is a strong physical condition. The plant is treating about 5,000 tons per day and the gross income is around $1,250,000 per month.

POTPOURRI

H. T., Waterloo, Ont. Apart from writing to the National Trust Company at Toronto and placing yourself on record as a bondholder, there is really nothing which holders of KING EDWARD HOTEL General Mortgage 7 per cent. bonds can do at the present time. You are probably aware that the Metropolitan Life which held a first mortgage on the building has foreclosed and that the National Trust Company as trustee for the junior bondholders is operating the hotel under a lease from the Metropolitan Life. I understand that the agreement with the Metropolitan Life calls for the payment of $25,000 annually, plus 50 per cent. of net profits. I understand that operations in 1935 were not particularly satisfactory and did not, as a matter of fact, compare favorably with those for 1934. So far no plan of reorganization in so far as junior bondholders are concerned has been put forward. No market exists for the bonds outstanding, and any quotations which you might obtain would be purely nominal.

M. J., Winnipeg, Man. The JEWISH COLONIAL TRUST (Juedische Colonialbank) Limited, according to my most recent information, may be addressed at Brook House, 10-12 Walbrook, E.C. 4, London, England.

D. T. H., Brighton, Ont. SULLIVAN GOLD MINES was succeeded by SULLIVAN CONSOLIDATED MINES, LTD., on a basis of 87 of the new for 100 shares of the old company. A mill of 100 tons per day is in operation and a moderate profit is being realized. The outlook for the enterprise is reasonably promising. The shares have interesting speculative possibilities.

P. J., Hamilton, Ont. The common stock of QUEBEC POWER is currently selling at 16¾ and yielding 5.9 per cent. on the basis of the current $1 dividend. This comparatively high yield indicates that the market is not completely certain as to maintenance of this rate of distribution; so far, however, I see no occasion for any great concern on the part of holders of this security. In the year ended December 31st, 1935, the company reported per share on the common stock $1.19 against $1.31 in the previous year. This was not too great a margin, as you can see, and I think that the company's custom of publishing quarterly earning statements should be a fairly good guide to the future. The company is in a strong financial position, the last report showing total current assets of $1,211,663 against total current liabilities of $350,227. Equity per share on the common stock was $24.85.

L. R., Quebec, Que. GOLD RANGE MINES is operating on claims in the Schreiber district of Northern Ontario. I would not consider the shares a very good gamble.

P. H., Wardlow, Alta. I know of no reason why the common stock of SOUTHERN CANADA POWER should appreciate materially. Monthly figures, published since the close of the last fiscal year, indicate that net earnings have been running slightly below the corresponding figures of last year. It is true that the common dividend of 80 cents was not covered by earnings in the fiscal year ended September 30, 1935. Per share on the common stock was 76 cents, as against 96 cents in 1934, 80 cents in 1933, 94 cents in 1932, and $1.08 in 1930. Last year, gross revenue including "other income" amounted to $2,141,041 of which operating expenses required $470,417, taxes $220,404, maintenance $164,368, depreciation $224,964, giving an operating income of $1,060,888. After deducting interest requirements on the funded debt at $333,339, net income available for dividends amounted to $727,426, equivalent to $10.26 on the preferred and 76 cents on the common. The common stock can hardly, therefore, be described as an attractive buy, although it is not believed that the 80 cent dividend rate is in danger. Any perceptible upturn in the company's income, as reflected in the monthly figures, would, of course, change the picture considerably.

W. S. N., Winnipeg, Man. KOOTENAY KING MINING CO. has been inactive for several years. The company has eight silver-lead mining claims in the Wild Horse Creek area, near Fort Steele, in British Columbia. The company is capitalized at 2,000,000 shares of 25 cents par value, with the greater part of the stock issued when last active some years ago. Nothing of importance appears to have been developed.

L. R., Galt, Ont. I think you would be warranted in retaining TRICONTINENTAL CORPORATION common stock. This company's net investment income declined 52 per cent. in the three years ended 1933, but subsequent recovery has been good. Although income did not fully cover senior dividend requirements in 1935, the savings which should result from recent substitution of bank loans for a portion of the funded debt may well permit a small common dividend before 1937.

R. A., Niagara Falls, Ont. OLIVER GOLD MINES SYNDICATE holds a group of mining claims in McNeil Township, in the Matachewan district. The syndicate is capitalized at 3,750 units. The property has interesting surface showings, and may be classed with many hundreds of other prospects throughout the northerly areas where capital is required with which to test their merit. D. G. Oliver is manager of the syndicate and is capable, and I understand some prospect work is in progress.

N. R., Saskatoon, Sask. While I think it highly improbable that the price for HOME OIL will ever come back to what you paid for it, nevertheless, I think the stock is worth holding at the present time. Apart from its holdings of Royalite, as you are probably aware, Home Oil may now be regarded as a mining holding company chiefly. The company has fairly extensive interests in British Columbia and it remains to be seen how these properties will develop.

M. J. D., Hamilton, Ont. STANLEY SISCOE EXTENSION GOLD MINES was taken over last year by SISCOE EXTENSION GOLD, a new 3,000,000 share company. The old stock is exchangeable on a basis of one of the new for three of the old, the Stanley Siscoe Extension having transferred its property as well as liabilities for 1,000,000 shares of the new company. The new organization plans further development.

B. H., Ingersoll, Ont. If you are looking for an absolutely A1 investment, I would recommend to you the 6½ per cent. preferred stock of OTTAWA LIGHT, HEAT AND POWER COMPANY LTD., currently selling at 107 to yield 6.1 per cent., rather than the common, selling at 94, paying $6 dividend and yielding 6.4 per cent. The reason I recommend the preferred is that in recent years the common stock has not completely covered by earnings the $6 dividend paid out. In the year ended December 31st, 1935, Ottawa Light, Heat and Power Company Limited reported net income of $293,779 against $275,599 in 1934. After payment of preferred and common dividends, there was a loss on income payment of $10,721. Per share on the preferred last year amounted to $19.79, as against $18.37 in 1934, and per share on the common $5.69 against $5.09, which earnings contrast with the $6 dividend paid on the common. The company is in a sound financial position, operates under a perpetual franchise and in my opinion should be able to maintain satisfactory earnings. Increased earnings for the common stock will naturally be dependent upon better economic conditions in the districts of Ottawa and Hull.

M. S. C., Peterborough, Ont. FORT HOPE CONSOLIDATED has property on the Albany River where surface work located encouraging gold values in a narrow vein. A small mining plant was installed some years ago and work was carried to 100 ft. in depth. The results were moderately encouraging, but the property has been in idleness for a number of years. The question of whether it ever will become a mine rests with ability to raise a large amount of capital with which to carry on extensive underground work in order to ascertain whether ore exists in payable quantities or not.

C. S., Sault Ste. Marie, Ont. In looking over your list, I think that for current investment you could do no better than to add to your holdings of sound Canadian industrial common stocks. I note, for example, that you apparently have no LOBLAW, which I think might well be added. I might also suggest to you IMPERIAL OIL, and LAURA SECORD.

J. P., Prince Albert, Sask. I would not hazard an opinion as to "the best speculative bets" on the Toronto Exchange. You mention having placed a stoploss on HARKER at 11 cents per share and having been sold out at that price. What you really did was put a stopprofit order on the stock. Harker is still an interesting speculation at around current quotations. This is also true of Bobjo.

A. G., Ottawa, Ont. I do not know just what security you hold in the RICHMOND RADIATOR COMPANY at the present time, since on July 10th of 1935 stock holders ratified changing the authorized capital stock from 75,000 preferred and 75,000 common shares all of no par value to 1,000,000 shares $1.00 par value. One share of new common was exchanged for each three old common shares. This company has reported deficits since and including 1929.

W. C., Coal Valley, Alta. GREENE STABELL has been developing some good grade ore in an area recently brought under exploration. Some very rich ore has been encountered, but so far these high values occur in a moderately narrow vein. The operators are greatly encouraged, and an extensive program of development is to be pursued. The shares are an interesting speculation, but it will require considerable development before an estimate of the future may be made with any reasonable degree of certainty. The enterprise is under capable management.

R. M., Guelph, Ont. NORTHWESTERN UTILITIES LIMITED has issued a report for 1935 indicating revenue of $986,589, against $839,145 in 1934. After all deductions including bond interest, net income before payment of dividends was $79,191 as against $19,277 in the previous year. This indicates, of course, an increase in the margin of coverage of bond interest requirements. Another interesting point is that the matter of the possibility of the company being taken over by the City of Edmonton which occurred in November of last year was waived by the city and does not recur again according to the charter until 1945. I know of no reason, therefore, why interest should not continue to be met on the bonds and I see no reason why you should dispose of them at the present time.

K. B., Toronto, Ont. BALLANTYNE LONG LAC has 860 acres in the Little Long Lac area. The claims are largely in the prospect stage but appear to merit exploration. The company is capitalized at 3,000,000 shares. There does not appear to have been any recent quotations for the shares.

C. W., Montreal, Que. I understand that although WINDSOR HOTEL earnings for 1935 showed a further moderate improvement, the semi-annual interest payment due January 1st, 1936, was not met and the payment due in July is only expected to be met if there is a sufficiently marked pick-up in operations. I understand that the present policy of the management is to wipe out bank loans, amounting to $100,000 as at December 31st, 1935, first of all, then to build up the working capital position of the company which is not sound. First mortgage bonds due 1943 are outstanding in the total of $2,900,800 and require an annual interest charge of $128,505, to meet which there were net earnings before the usual $100,000 depreciation charge of $112,697 in 1935 as compared with $101,503 in 1934, and $83,257 in 1933. In addition to the default in interest on the first mortgage issue, I understand that sinking fund is in arrears on both the first mortgage and the 6 per cent. refunding mortgage issue. The company's balance sheet shows that on the basis of a market value of $198,067 for securities owned, current liabilities, including accrued bond interest, exceed current assets by $65,550.

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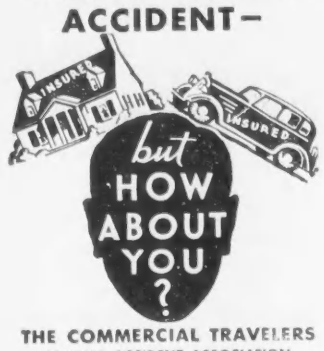

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NOTICE

Notice is hereby given that the National Fire Insurance Company of Hartford has received from the Department of Insurance, Canada, Ottawa, a Certificate of Authority to transact the business of Fire Insurance in Canada for the current year.

Charles C. Hall,
Chief Agent for Canada.

DUTY OF LIFE INSURANCE MEN AT THIS JUNCTURE

Smith of the Confederation Life Association has issued the following timely message to the field force which is also of general interest at the present time:

"The day's news still makes constant reference to the fears of citizens and to the possibility of the outbreak of war among them, to unsolved economic problems, and to the unsettled conditions that always seem to precede a presidential campaign in the United States.

"Life insurance men have a great responsibility. They are the stewards of the thrifty, safeguarding the small savings of many people. Such a stewardship entails a responsibility to follow the middle road; to exercise a well-considered judgment and not to be swayed to either one extreme or the other. This responsibility has been with each one engaged in the life insurance business, regardless of what his everyday duties may be. The middle road for the life insurance man is the cautious and steady adherence to well-tested principles which will ensure that the company will carry out its fundamental duty, viz., to make prompt payment, in full, of every just claim made upon it.

"Everyday life presents numerous opportunities to support these principles by stating a few simple things on every possible occasion:

"First, to aid governments in their efforts to maintain peace;

"Second, to aid governments in resisting attempts to force them to spend money unwisely or needlessly;

"Third, to aid governments in their efforts to balance their budgets and keep their expenditures well within their incomes without further borrowing;

"Fourth, to resist every unsound financial suggestion looking to the repudiation of legal obligations.

"These are some of the responsibilities of life insurance men in protecting the interests of their clients—the thrifty."

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Inquiries which do not fill the above conditions will not be answered.

Concerning Insurance

Permanent Total Disability

BY GEORGE GILBERT

THERE can be no question that the total disability provisions in life policies and in accident and sickness policies have proved an unmixed blessing to those in receipt of the benefits to which they are entitled under them. Nor is there any doubt that in the present difficult times, when so many people lack the means of gainful employment, such provisions present a temptation to policyholders to present claims which do not come within the terms of the contract.

To what extent or degree must a policyholder be disabled before he is entitled to collect under the total and permanent disability clause in a life policy, for instance? Such disability is generally defined in the contract as "incapacity to engage in any occupation for remuneration or profit which results from bodily injury or disease." As a rule, however, this definition has not been strictly adhered to by either the companies or the courts.

In one case, in answer to the insurance company's contention that the insured was not entitled to collect under the policy if he could theoretically engage in any occupation, the court held that such a construction of the contract "would make it ineffective for any purpose at its very execution. Upon such interpretation the insured would scarcely, if ever, be entitled to indemnity. But we are of opinion that it was the intention of the parties that the insured should under some circumstances receive indemnity. For that protection he was making stated payments, and the defendant received such payments."

THAT the insured should be able to collect under certain circumstances is, of course, the obvious intention of the disability clause, and various courts have interpreted the provision as follows: (1) as having reference to the occupation in which the insured was engaged when the policy was issued; (2) as having reference to the occupation in which the insured was engaged at the time disability was incurred; (3) as meaning that the insured could not in the exercise of ordinary prudence perform any substantial part of the labor required in following his regular business or one for which he might be fitted.

Although some courts have interpreted the clause so literally as to rob it of any protective value, by holding that the insured is not totally and permanently disabled unless absolutely unable to earn any income whatsoever, other courts have been very liberal in their interpretation, and in some cases have undoubtedly gone beyond the intention of the parties to the contract.

In one case, the insured, who in his application for the policy gave his occupation as "physician and farmer," became disabled but was able to earn some income from his farm. The court held that he was disabled totally and permanently, and was entitled to indemnity. It took occasion to point out that "total disability" did not mean a state of utter helplessness, but an inability to do the material acts necessary to the prosecution of the insured's business or occupation, and substantially all the material acts in substantially his usual or customary manner.

THEN in another case, the insured, also a physician, was held on appeal not to be entitled total disability benefits. He had developed an infection of the hand, and thereafter became so disabled that he could not perform all the specialized work of his profession. However, he could remove tonsils, treat diphtheria and other throat troubles, and give sundry other treatments that did not require the free use of both hands.

In giving its decision that this was not total and permanent disability, the court said, among other things: "'Prevented from engaging in any work or occupation' as applied to this case means prevented from doing substantial and profitable work in his profession. We cannot give assent to the contention that he is totally disabled because he is somewhat handicapped and cannot do all the specialized work he could before the disability intervened. 'Total' is in contradiction to 'partial' disability. The one cannot by mere construction be made to cover the other. Under the uncontradicted evidence, we conclude that at the time of the trial the insured was laboring under only a partial disability. Total disability, followed by partial disability, is not within this policy."

In an action in Ontario to recover monthly instalments of total and permanent disability benefits under the provisions of a life insurance policy upon facts not in dispute, involving prolonged and total disability and subsequent permanent partial disability, it was decided that the claim did not come within the following clause in the policy defining "disability": "Disability will be deemed to be total when bodily injury or disease is of such extent and nature that the insured is and will be wholly and presumably permanently unable to engage in any occupation whatever or perform any work for compensation of financial value." "Permanent" does not mean merely a long indefinite time, it was held; in the case of personal injuries it means that the man will be disabled for the rest of his life.

Where there is a proviso in the disability clause requiring that proof of total disability be made to the insurance company before default in the payment of premiums, or within ninety days of commencement of disability, or during the lifetime of the insured, it is of prime importance that such a requirement be complied with by or on behalf of the policyholder. In a case which went to the appeal court, it was held that the proviso, requiring proof of disability to be made prior to default in premium payment, was held to qualify both the obligation to make the monthly payment and the obligation to waive the payment of future premiums. The fact that the insured was sick when the premium fell due did not, it was held, excuse his failure to comply with the requirement of the policy that proof of disability be made prior to default, and he could not recover.

• •

INCREASE IN SURPLUS OF GREAT AMERICAN

INCREASES in total assets and in policyholders' surplus as well as satisfactory maintenance of strength in other departments featured the annual report of the Great American Insurance Company, presented to the stockholders by William H. Koop, president.

Total assets of the company now amount to $47,112,058.87 compared with $41,269,819.36 at the end of 1934, an increase of $5,842,239.51. Policyholders' surplus now stands at $31,346,208.24 as against $25,378,126.36 at the end of the previous year, showing an increase of $5,968,081.88. Based on December 31, 1935, market quotations for all bonds and stocks owned, the total admitted assets would be increased to $48,137,432.87 and the policyholders' surplus to $32,371,582.24.

The Great American and associated companies, including American Alliance Insurance Company, Great American Indemnity Company and County Fire Insurance Company of Philadelphia, have invested in Canadian securities as at December 31, 1935, $3,682,158.00. Securities of the Great American on deposit with the Receiver-General at Ottawa, for sole protection of Canadian policyholders amount to $1,168,460.00.

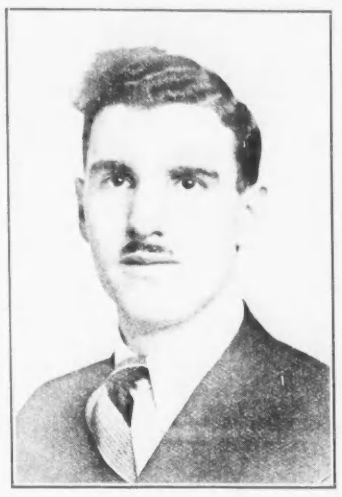
• •

WHO ARE BUYING LIFE INSURANCE?

IN A recent survey of a month's life insurance business, an interesting picture is given of the sort of people who are buying life insurance and the size of their policies.

This survey, conducted by the American Service Bureau, showed that more than 96 per cent. of life insurance buyers applied for amounts of less than $5,000, while 71 per cent. were for an average of $2,000 or less. Nearly all were small income people.

Among the cases analyzed, executives and owners of businesses represented 2.42 per cent., while 11.22 per cent. were farmers and ranchers; 23.64 per cent. were housewives and children; 10.38 per cent. were skilled and semi-skilled workmen; 11.3 per cent. were employees in retail and wholesale trades (for the most part small storekeepers); 6.11 per cent. were teachers, preachers, lawyers, doctors, etc.; 8.58 per cent. were government, utility and railroad employees, and 9.11 per cent. were modest salaried office workers and service employees.



W. J. COWLS, elected President of the Life Insurance Advertisers' Association of Canada at the annual meeting recently held in Montreal. Mr. Cowls has charge of publicity for The Mutual Life Assurance Company of Canada.

ELECTRICITY AS FIRE HAZARD

ELECTRICITY as a fire hazard is listed among the first four causes. During the last three years the number of losses in Canada from this cause totalled 9,700, according to the Dominion Fire Commissioner.

Safety from this hazard means safe wiring and installations, and the proper use of appliances. The best guide in electrical work is The Canadian Electrical Code, and only workmen familiar with its requirements are competent.

Do not attempt to alter or extend wiring unless you thoroughly understand it. Do not bridge fuse plugs or use coins back of them. Do not overload your circuits by attaching several devices at the same time. A melting fuse plug is a danger signal. Find the cause. Do not overfuse. If the normal fuse will not stand, reduce the load. Do not hang drop cords on nails. Do not put paper shades on light bulbs. Do not permit switches, fixtures or appliances to be out of order.

INSURANCE INQUIRIES

Editor, Concerning Insurance:

Will you kindly furnish me with the available information you possess of The Ministers Protection Society, Meadville, Penn., U.S.A.? It is my opinion that this is another of the doubtful type and that a claim in Canada might be hard to recover.

—S. E. D., Armdale, N.S.

Ministers Protective Society, located in Meadville, Pennsylvania, was incorporated and commenced business in 1920. It is licensed in Pennsylvania as a beneficial and limited life society, but is not licensed in this country and has no deposit with the Government here for the protection of policyholders in this country.

Accordingly, I would advise against insuring with it, as, in case of a claim, payment could not be enforced in this country; the claimant would have to proceed to Pennsylvania to try to collect, which would put him virtually at the mercy of the society so far as getting his money was concerned.

There is no dearth of licensed institutions selling insurance in Canada, and there is therefore no valid reason for taking a chance with unlicensed concerns. Insurance that is not readily collectable in case of a claim is dear at any price, however low the rate at which it may be offered.

•

Editor, Concerning Insurance:

May I have your valued opinion regarding which plan — an endowment policy or an annuity — would best suit my needs? I am in my late forties, unmarried, have all the insurance I require, have had serious financial losses, but still have my position at a fair salary and hope to hold it for some time.

—G. B. J., Kingston, Ont.

As you have all the insurance you require, an annuity would be more suitable for you than an endowment policy in my opinion. In the case of an endowment policy, part of the premium would go to provide insurance protection during the endowment period, while in the case of an annuity all the money would go to provide the income. If you purchased the life annuity from a strong licensed life company or from the Dominion Government, you would be sure of receiving the income stipulated in the contract however long you lived.

In the case of a business woman who is largely dependent upon her own earnings to provide an income for later years, the life annuity offers distinct advantages. It does away with investment and rein-

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(3) Funds for children's education.
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Sun Life Representatives are trained to advise you on insurance matters.

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In addition, the Certificate provides a generous Disability Benefit of Ten Dollars a month, for each $1000 of Protection carried. Payments of such benefit are not a charge against the Certificate when it becomes a claim, either as a result of death or old age.

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Licensed under Dominion Insurance Act
Full reserve deposited with the Dominion Government
A Record of Progress

End of Year	Admitted Assets	Life Insurance for Year	Life Insurance in Force
1920	$ 3,053,933.27	$14,084,943.87	$ 37,858,592.02
1925	11,787,887.57	15,900,575.34	102,062,866.92
1930	22,890,627.69	33,635,702.82	160,133,850.50
1935	26,666,736.41	58,901,006.73	210,477,386.28

CAPITAL STOCK—FULLY PAID—ONE MILLION DOLLARS
Surplus as regards policyholders—$2,986,709.69
Income over Disbursements—$3,935,108.69
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vestment worries, and enables her to secure a larger income for the amount deposited than can be obtained from securities in which it would be absolutely safe to put her money. This larger income, of course, is due to the fact that in providing the income the principal is being gradually exhausted. But the more than counterbalancing advantage is that the income is one which cannot be outlived.

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Editor, Concerning Insurance:

I have quotations on a whole life par contract from several companies. I desire the most protection for the lowest annual constant outlay. I desire to have the maximum cash available from the contract at age 60. Which of the following two dividend systems will produce the most cash to increase the cash value of the contract at that age?

(a) Dividends left to accumulate at interest.

(b) Dividends on the annual compound bonus addition system.

I intend to select the policy with the dividend system that will yield the most cash at age 60 for the purchase of a life annuity.

C. F. G., London, Ont.

As far as providing the most protection for the lowest constant annual policy outlay over a more or less lengthy period of years is concerned, the Bonus Addition will yield the best results in my opinion. Whether it would also yield a larger cash value at age 60 with which to purchase a life annuity would depend upon the surplus earning power in the future of the company from which you purchased the policy. What the surplus earnings of any company will be twenty or thirty years ahead is something which cannot be determined at this time. But, taking for granted that there will be no disparity in the surplus earnings, the Bonus Addition plan will provide all the advantages to be obtained by leaving the dividends with the company to accumulate with interest and in addition will provide increased protection.

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Editor, Concerning Insurance:

I am considering putting the proceeds of a trust fund which I have for my boy, nearly 10 years old, into insurance. I would have between $75 and $100 yearly available and have been thinking of 20 pay life. There seem, however, wide differences in the scale of premiums charged for the same policy. For instance on a 20 pay life one company quotes $25.63 and another $20.39. Of course there is a difference, too, in the estimated dividends.

Have you any suggestions as to what might work out best for my boy?

Are Imperial Life, Mutual Life, New York Life "beyond suspicion"?

M. J. C., Islington, Ont.

If you are in the position of a trustee with regard to this fund, you are limited by law to investment in certain designated securities, or you may entrust the proceeds to a trust company incorporated or registered under the laws of Ontario for guaranteed investment as set out in the Loan and Trust Corporations Act, provided that it has been approved by the Lieutenant-Governor in Council.

If you are empowered to invest the proceeds of the fund at your own discretion, however, there would be no objection to the purchase of a 20-pay life or long term endowment policy, and if you took it out with any one of the three companies mentioned you would be amply protected, and would have no reason to regret your choice. Other things being equal, I would advise selecting the low rate policy.

Under the law, a trustee having money in his hands which it is his duty or which it is in his discretion to invest at interest, may invest the same in the bonds, debentures, stock or other securities of, or guaranteed by, the Government of the Dominion of Canada, or of or guaranteed by any Province of Canada, or of the Government of the United Kingdom, or of any municipal corporation in Canada, including debentures issued for public, separate, high or vocational school purposes, or guaranteed by any municipal corporation in Ontario, or secured by or payable out of rates or taxes levied under the law of any Province of Canada on property situated in such Province and collectable by or through the municipality in which such property is situated, in the same manner and with the same rights of enforcing payment, as in the case of general municipal taxes in such municipality.

Or a trustee may invest in securities which are first hypothecs upon real estate in the Province of Quebec or first charges upon real estate held in fee simple in any other Province of the Dominion of Canada, or in the bonds or debentures issued by any incorporated company, in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, provided such investments are in other respects reasonable and proper.

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Editor, Concerning Insurance:

I have two life insurance policies both payable to my wife. I wish to change one of these making it payable to my son. Is it necessary to obtain my wife's consent to this change in beneficiary? If so, would a will designating my son as beneficiary instead of my wife effect my purpose? If so, could I by re-writing my will at any future time be able to make this policy payable to another preferred beneficiary?

E. D. W., Winnipeg, Man.

It is not necessary to obtain the consent of your wife in order to effect a change of beneficiary from your wife to your son, as both belong to the class of preferred beneficiaries. You have the right to change from one preferred beneficiary to another preferred beneficiary as you may see fit, but you cannot make a change to a person outside the class of preferred beneficiaries without the consent of the preferred beneficiary when once the policy has been made payable to such beneficiary.

Change of beneficiary may be made by filing a declaration with the policy or with the company carrying the insurance, or it may be made by re-writing your will. If made by way of a will, the policy should be identified by number and name of company carrying the insurance. Any subsequent change desired may be made in the same way, either by a declaration filed with the company or by a declaration made in a will. If the declaration is made in a will, it is deemed to have been made, as against any subsequent declaration, at the date of the will and not at the death of the maker of the will.

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How Big Are Company Profits?

(Continued from Page 21)

These examples, however, cover but a very few of the 60 groups covering all branches of business.

Now consider the other side of the picture. Even in 1929, the year of maximum prosperity, nearly 4[illegible] per cent. of the total number of corporations listed showed a deficit; in 1930 the number making a deficit rose to 23 per cent., in 1931 to 41 per cent., in 1932 to 61 per cent., in 1933 the number decreased to 40 per cent., but even in 1935 the proportion operating at a deficit was still 32 per cent. of the total number of corporations. In 1932 $26,000,000,000 of capital made a deficit and of the total results over the period it is pointed out that:

"In the thirteen years from 1921 to 1933 all of the undistributed net income of nine years was wiped out by the deficits of four years and $9,700,000,000 of previously accumulated surplus or capital was wiped out also."

Could any more striking evidence be given of the necessity of firms making much more than just fair dividends, of their making large profits in good years that they can carry to reserves. After all, the basic principle of big business and successful business is now to sell a large volume at a small profit per unit, to the advantage of the consumer as well as the producer. This leads to more goods being produced and consumed, gives more employment, requires the purchase of more raw material, gives more business to the railroads, and be it noted, gives more purchasing power. Why then should the public so object to the efficient and successful firms making substantial profits that will enable them to remain in business, even enable them to sell a greater bulk at a lesser price per unit?

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WHEN IS A SOCIALIST?

BY IAN GALT

(From the Journal of the Canadian Bankers' Association)

WHEN Burns wrote

"Oh, wad some Pow'r the giftie gie us
To see oursels as others see us!"

he evidently had in mind our need for recognizing our faults and shortcomings. It is unlikely that he expected introspection to reveal unknown virtues.

But unexpected things happen. Being more or less an average man—if there be such a thing—I had never credited myself with Socialist virtues; probably because I believe that Socialism postulates virtues which few average men possess. It remained, therefore, for a chance acquaintance to explore my soul and pronounce me a Socialist.

It happened thus. Being a public-spirited citizen (and lacking an automobile) I was traveling across the city by street car. You know, in Toronto, use of the public transportation system is urged upon us as a public duty. The last passenger to occupy my seat had left a pamphlet which set forth some arresting thoughts concerning our economic system. To pass the time and to satisfy my curiosity I proceeded to read it. A fellow-passenger who was sharing my seat appeared to be interested in what I was reading and presently engaged me in conversation.

In response to his query I assured him that I was not a Socialist; that I was either a Liberal-Conservative or a Conservative-Liberal, but of recent years I had been at a loss to know just which was which. Discussion drifted this way and that until, to my astonishment, he informed me, quite without provocation, that I was a Socialist. Being taken aback, I parried for time by asking for a definition of Socialist. He explained that a Socialist is one who holds the doctrine of public ownership and administration of everything. That is, everything save his more intimate possessions, such as his golf clubs and his wife.

As I reconstruct the incident, it seems that my first false move was the picking up of the pamphlet—a thing I seldom do and shall never do again. The next was my admission that the present condition of things leaves much to be desired. Then followed his contention that as most economists agree, it is a more equable distribution of wealth, which I made no effort to refute, leaving myself so striking a manifestation of that fact. I think I proved that Canadian industry is still capable of supplying most of the country's needs; were there some means of coordinating effort and joining supply to demand. Something was said about the great national heritage that the Almighty had given the Canadian people and in which some have so small a share. I was caused to pay tribute to the postal service, the Ontario Hydro-Electric System, the Toronto Transportation Commission, the waterworks, schools, highways, welfare and health societies, police and I don't know how many other publicly operated services which, it appeared, are all Socialistic. By acknowledging the success of these publicly operated services I suppose I justified my friend's next assertion, that I was a Socialist, but it rather shocked me for it was the last thing I should have expected.

SINCE the Socialist pamphlet I had been reading emphasized the need for co-operation in the working out of this beneficent scheme, I set to wondering whether I was possessed of this virtue to the degree that successful Socialism would require. True, I pay my taxes and water rates promptly, send my children to the public school, pay cash for the paper that I take off the newsstand, but I'm afraid, if I ever stopped to analyze my motives, I should find that expediency is one of them. I make copious use of the municipal water supply, contribute to the bi-weekly garbage collection, cross streets with the green lights and support the quarantine laws, but it is more healthy to do these things than not to do them and self-preservation is a highly developed instinct in most of my kind. Neither my comrade nor my tract had anything to say about expediency or self-preservation. So I went on my way wondering whether by instinct and behavior I really were Socialist.

Having the subject on my mind seemed to influence my observations during the remainder of the day. I had become genuinely interested in this thing and was curious to know whether it was just a beautiful theory or whether it would really work. The foundation of the whole scheme, as it appeared to me, would be spontaneous participation by the whole community, not for expediency's sake nor to avoid penalties, but to ensure to all members of society the maximum advantage that co-operation could produce.

PHILIP C. GARRATT, who has been appointed Managing Director of the de Havilland Aircraft Company of Canada, as successor to Lee Murray, who has been recalled to England to fill an important position with the parent company. Mr. Garratt is the first Canadian to fill this post, thereby indicating a change in the policy of the parent company towards a complete Canadian management for this company.

But the passengers who blocked the exit of the street-car didn't co-operate. Neither did those who crowded the entrance to the next. It was "Every man for himself and the devil take the hindmost." Except when a policeman was in sight, I saw little co-operation for the common good amongst those who traveled by motor, notwithstanding the appeals of the Minister of Highways. Even pedestrians imperilled their own lives and the lives of others by ignoring elementary rules of safety.

As one thought led to another, I recalled that recently a friend had related how he had outwitted a game-warden whom he had encountered on a fishing trip. Apparently the warden's duty conflicted with my friend's designs upon the fish which the Fisheries Department seemed determined to conserve for the benefit of the public at large. I remembered reading about the hundreds of books that are stolen from public libraries, of relief racketeers and of employers who bedevil industry by hiring relief labor. I thought of vandals who disfigure the country with advertisements and vandals who rob orchards and gardens; of politicians whose chief motive is graft and electors whose only political interest is their personal welfare or that of their small communities.

IN ALL these meditations I was conscious of comparing myself, the Socialist, with these fellow-citizens whose acquisitiveness and carelessness are so at variance with the principles in my little book. Though I observed many anti-social habits of which I was not guilty myself, I found it difficult to believe that I was very different from my fellows. Each of us has his own virtues and his own failings. This is the variety that spices life. But there are a number of things that we all have in common.

We like to live our own lives. Show me the man who lacks this desire and I will analyze him for traces of true Socialism. Independence is deeply rooted in us all. It has been consciously developed during centuries of Anglo-Saxon culture and can not be eradicated in a decade nor yet in a generation. Most of us are glad to co-operate to a degree for we find it convenient, but we insist, in the main, upon retaining control of our own affairs. When we pool our resources we must submit to the dictates of those to whom we entrust them. Dictators are not always tolerant of other people's ideas.

Side by side with independence we have developed Democracy, Government by the People. We are jealous of this institution and would part with it reluctantly. The degree of co-ordination that would be necessary in a Socialist state would require that democracy be replaced by bureaucracy which would probably prove to be dictatorship of the worst kind.

Whether we have sufficient confidence in our national leaders to turn over to them complete direction of all our affairs is yet another problem.

And beside us average citizens there are those others who will have to learn to accept the obligations as well as the benefits of Socialism. I gather from my pamphlet that the benefits can be secured only if a large majority of citizens devote their best to the development of the nation's physical and spiritual assets. Unfortunately there are some of us who have learned only to acquire.

A Socialist must give. A Socialist must have faith in the willingness of others to give. And he must have implicit faith in his administrators.

That is where my status as a Socialist breaks down. I am not at all sure that I desire a Socialist economy. I am not convinced that it would work. I should part reluctantly with democracy and independence, but most important of all I should approach it with grave misgivings as to whether my neighbors and I are ready for so hazardous an experiment. If we're not it would surely fail.

I think my friend was mistaken. I am not a Socialist.

EXECUTIVE

[illegible]

Brazilian Traction, Light and Power Company, Limited

NOTICE IS HEREBY GIVEN that the Board of Directors of this Company has declared a dividend of [illegible] per share on the Company's issued Ordinary Shares, at the rate [illegible], payable on 15th July, 1936, to shareholders of record on the registers of this class of business on 9th June, 1936. Payment of this dividend to non-residents of Canada will be subject to deduction of the Canadian Income Tax [illegible].

DATED at Toronto, Ontario, the 14th day of May, 1936.

By Order of the Board,

A. W. ADAMS,
Secretary.

NOTE: The Transfer Agents of the company are National Trust Company, Limited, Toronto and Montreal, Canada. The Company's London Agents are Canadian and General Finance Company, Limited, 2 London Wall Buildings, London, E.C. 2, England.

THE "CROW-CARRIER"—drawn from life by Winold Reiss, outstanding contemporary artist and foremost painter of North American Blood Indians.

AVERTING DANGER

The "Crow-Carriers"—mighty men of valor, cunning hunters, keenest eyed of all the warriors who had proved themselves in battle and in the hunt—revered the Crow as the embodiment of cunning, fortitude and super-keenness of vision. These virtues brought their possessors prominence in the tribe, success in hunting and rich booty in scalps—so only proven warriors were permitted to wear the stuffed crow into battle and on important foraging expeditions.

Unscathed through the white-hot blast of a roaring engine—unharmed by millions of metal-to-metal frictions, the protecting film of Red Indian Motor Oils gives security from heat and wear long after oils of lesser stamina and weaker body have broken down. Red Indian is wax-free—it has full-bodied strength and stamina that takes punishment without failing—it is the "Oil of Endurance" that more motorists are using than ever before, because they have proved its superiority as a motor lubricant.

You'll be First Away and First There with Marathon "Blue"—The Power Gasoline

Thousands of Canadian motorists stop daily at the sign of the Red Indian for their supplies of Marathon "Blue". Whether it's just a ten-mile dash to the golf club or the lake or a two-hundred-fifty mile grind—they like that *surge of power* that sends them away faster and carries them with flashing speed up hills without an effort and gives them more mileage on the long runs. Fill up with Marathon "Blue"—convince yourself that it has the *POWER* you want in *your* motor fuel.

RED INDIAN
THE OIL OF ENDURANCE

MARATHON "BLUE"
THE POWER GASOLINE

An All-Canadian Company

14

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MEMBERS THE TORONTO STOCK EXCHANGE

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INDUSTRIAL INSURANCE

BY GORDON RUTLEDGE

IN CANADA there are almost 4,000,000 industrial life insurance policies in force. That is substantially more than the number of ordinary life insurance policies; moreover, were it not for this great number of industrial policies, there would be less ordinary policies, for industrial insurance — broadly speaking that insurance on man, woman and child which is paid for by a weekly premium—is a great breeder of other forms of policies.

Industrial insurance has for years played a very important part in the financial development of Canada, making available certain savings funds of workers for investment in Government and Municipal Securities and, those of Business enterprises; and building up funds which have enabled workers to meet the emergencies of life without staggering.

It is important that men and women who are in positions of influence should understand something of this great co-operative movement represented by industrial insurance.

In its early days industrial insurance was taken by people of modest means to enable them to build up funds as against the emergency of death. The insurance was taken doubtless that the family might be able to pay the last respects to the one who had died—that no stigma of the potter's field might exist.

That kind of provision is still one of the big reasons for the purchase of industrial insurance and it is one of the reasons that small policies — for $150 or $250 — are frequently found on every member of a family. But developments have taken place which have broadened this original idea. Now educational endowments are widely bought for children, and these are so arranged that money comes in when the child attains high school age and when the drain of educational costs, carrying with it as it does costs of good clothes, might be too much for the working family had there not been built up through the 5c and 10c weekly payments almost since the child was born, an important lump sum.

ALL life insurance—except the single premium policy which is a lump sum payment for a certain definite benefit in case of death or upon the expiration of a certain fixed period of years—is installment payment insurance. A twenty pay life policy for instance is an insurance policy which is paid for in twenty annual installments, and which matures for its face amount at any time during the course of those installments in the event of death. Industrial insurance with its small weekly premiums, is of course bought on the installment plan to a much greater degree, and in consequence the cost is increased. But while this is so, the increase in cost for this easy payment and collection service is in the case of the well managed industrial company a smaller thing than might be expected. Dividends, growing out of gains accruing to the company from various sources (smaller death losses than provided for, savings in management) are credited to the policy holder and over the life of a contract reduce costs very substantially.

THE industrial policy as has been stated leads to the taking of what is known as ordinary insurance—that is insurance where the premium is paid annually or quarterly, and where the total of the insurance is at least $1000. The industrial system is such that salesmen work on a very definite schedule. Calling one day a week at the homes of their clients they make the collection, give the receipt, are in intimate touch with the family life. Let there be a new child born and immediately the advisability of a policy to build an educational fund and at the same time to cover the strain which would result should death occur, is suggested. There are legal limitations on the payments in the event of death in early years, but always the arrangement is such that the person paying for the insurance cannot get back less than paid in.

This Life insurance man, visiting the home weekly, appreciates the advisability of getting as full insurance coverage on the husband as is possible, and he sells that man the kind of insurance needed to give protection for the family in case of the breadwinner's death. Usually this is ordinary insurance —$1000, $3000, $5000, $10,000. Sometimes it has to be insurance arranged with monthly payments; but always the effort is to give the man the policy which will give the fullest possible protection for his family, and a retirement fund for himself and family if he reaches retirement age.

This weekly touch of the industrial insurance man means much to the family when the calamity of bereavement occurs. Then comes the need for cash. It comes at a time when the family is disturbed. But the insurance man knows exactly what is due. He knows to whom this should be paid. If a beneficiary has been named in the policy the money is promptly paid —and "promptly" means a matter of hours—to that beneficiary. If a beneficiary is not named, recourse can be had to a clause called "facility of payment", and the money may be handed over to the one having the policy and premium book. This obviates the necessity of waiting for letters of administration. It gives the family immediate funds built up to meet this emergency.

IN EVERY case in Canada, companies selling industrial insurance are also selling ordinary insurance, some are among the largest sellers of ordinary insurance. This, as has been indicated, means a rounded service for the family. For the children and the wife, and perhaps the original policy for the father, industrial policies are sold —then the insurance man, having the entree to the home, finds the father able to put aside larger sums for his premiums. For him, therefore, comes the ordinary contract—life, or some other form of policy with annual or quarterly premiums.

Day by day these companies that carry industrial policies on the life of the worker, his wife and his children, have an army of men calling from home to home; seeing that the policies are kept in good repair; inducing the worker to go in for this installment plan of making provision against some crisis—or against some day, such as high school entrance, when an incoming sum of money will mean comfort and possibilities which otherwise would have been out of reach.

New Method Laundry Co. Limited

DIVIDEND NOTICE

Notice is hereby given that one quarter's dividend at the rate of 6½% per Annum, on the Preferred Shares of the Company, has been declared payable Monday, June 1st, 1936, to shareholders on record at the close of business Saturday, May 23rd, 1936.

By Order of The Board.

JOHN P. SHEEDY,
Secretary.

Endow Yourself

See a Great-West man. He will show you how an Endowment or a Retirement Income Policy can be added to your assets. Rates and plans to suit your circumstances. Funds saved out of current income mount up surprisingly as the years go by, especially when invested The Great-West Life way.

To the Pleasant Places of the World . . .

A Great-West retirement policy is your ticket and passport to the pleasant places of the world. It is transportation de luxe, providing you with the height of service during the retirement years of life. The destination is yours to choose. You can travel or stay at home — live where it is most convenient and do the interesting things for which you have never found time. And, if anything should happen to prevent your reaching the age of retirement, those who are dependent upon you will be protected by Life Insurance in a great Canadian company.

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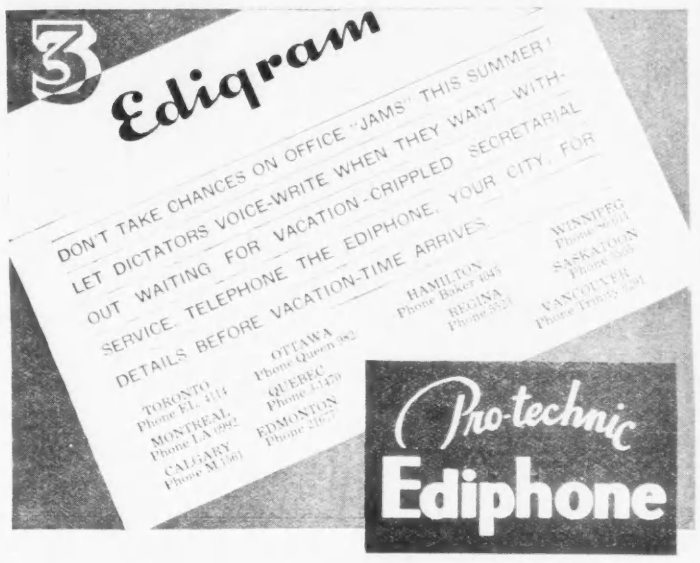

Aladdin Magic

THE OLD ADAGE, "Man toils from sun to sun, but woman's work is never done," is only partially true today. Science has taken an interest in the home of late years, and has done much to lighten the burdens of household tasks.

Science has harnessed electricity to make it perform a sort of "Aladdin magic." It works for us, twenty-four hours a day—and its pay is low considering the labors it accomplishes. It furnishes light and heat. It sweeps the carpets and polishes the floors. It runs the sewing machine and washes the dishes. It toasts the bread and percolates the morning cup of coffee. It beats the eggs; it stirs the dough and bakes the bread; and last, but not least, it furnishes the power for the radio to entertain day and night.

You learn of these, and many other time and labor saving devices through the advertisements. They keep you informed of new things and give you dependable facts on which to base a purchase. These are good reasons for believing a product is "better because it's advertised."

Head Office Montreal

Assets exceeding liabilities to the public by $76,000,000.

MODERN, EFFICIENT BANKING SERVICE . . . . *the outcome of 118 years successful operation.*

BANK OF MONTREAL

Established 1817

MAN WHO KNEW LINCOLN

(*Continued from Page 21*)

existence of private pension funds such as many large American corporations operate.

The old-age pensions fund is to be built up by contributions, to be made jointly by employees and employers, each paying 1 per cent. until 1940, 1½ per cent. until 1943, 2 per cent. until 1946, 2½ per cent. until 1949, and thereafter 3 per cent. Salaries in excess of $3,000 are not to be taxed—as to the excess.

SO IT will be seen that by 1949 employers will be paying taxes (as the assessments are called) totalling 6 per cent. of their payrolls—less some small deductions—and employees will be paying 3 per cent. In all a 9 per cent. tax on industry.

Is it possible? And while considering the economics of the matter, consider the nature of the two funds. All payments go into the Federal treasury, and are to be "invested" by the treasury in U.S. government bonds. The Act does not permit of any other form of investment. At first glance this feature does not appear to be very startling, but consider: It is estimated that within forty or fifty years the fund of the old-age pensions alone will total some fifty billions. On top of that the unemployment taxes are estimated to reach a figure of about a billion a year. But for the sake of argument suppose that the two funds together total only fifty billions. Only fifty billions! The provisions of the Act call for a 3 per cent. return on these funds—at least on the old-age fund, the provisions are a bit obscure on the unemployment fund. Who is going to pay that 3 per cent.? Who, but the taxpayers?

The present debt of the United States is in the thirty billion range. And current revenue is six billions short of current expenditures. This, despite the fact that the average rate on the present government debt is considerably less than 3 per cent. What will be the situation when this debt is raised to fifty billions, at 3 per cent.? Will the people be able to service such an enormous debt, and at the same time keep on paying 9 per cent. of pay-rolls for "social security"?

Of course the Government assumes the progressive lowering of relief expenditures and the gradual return of prosperity with a much higher national income. But as to the relief, it should be remembered that a large part of the relief expenditures of the past few years has gone to the farmers, and the farmers are not covered by the S.S.A. And so to the hoped-for return of prosperity, in a country dependent, as the United States predominately is, on the spending power of its own people for its economic health, where is that spending power to come from when all industry and about half of the money-earning individuals in the country are required to pay old-age and unemployment assessments totalling 9 per cent. of pay-rolls, *in addition to* servicing a debt almost twice as large as the one they now consider unbearable?

THERE are other weaknesses. There is the matter of book-keeping and administration. The legislation provides only for an administrative board of three members at the conservative salary of $10,000 a year apiece. But what about the clerks? Who is going to run the ledgers at Washington in which, at the outset, some 15,000,000 employees will have accounts, this number to progressively increase as each year's crop of youths enters employment? If you are interested in book-keeping problems consider the detail involved in collecting and apportioning the monthly assessments from the workers of the country as they move about from one job to another. And then superimpose on this work the pension payments, commencing in 1942. They will have to build another giant office building in Washington and add many thousands to the already bulging Federal pay-roll.

TERENCE SHEARD

Assistant Manager of National Trust Company at Montreal, who has been appointed Assistant Manager of the Company's Corporate Trust Department at Toronto. Mr. Sheard went to Montreal from Toronto three years ago.

DAVID STRACHAN

who has been appointed Assistant Manager of National Trust Company at Montreal, in succession to Mr. Terence Sheard, who has been transferred to Toronto. Mr. Strachan, for some years, has been Estates Manager at the Company's Montreal Office.

There is the weakness, too, of the incidence of the S.S.A. on the banks and the life insurance companies. Surely we must assume that when fifty billions of government debt are invested in the S.S.A. funds there will not be many more billions available for the portfolios of banks and insurance companies. Then in what are these institutions to invest their funds—assuming that they have any funds left? In corporate securities, in bonds of States, counties and cities, in loans to industry? Here again the assumption is a wide one of general recovery.

And as regards, particularly, the life insurance industry, what will be the effect on this of a law which requires most people to pay 3 per cent. of their income for government insurance? $30 a year is a lot of money for a man on $1,000 to pay, and so is $90 for a man on $3,000. It seems inevitable that hundreds of thousands will be forced to forfeit their life insurance policies through sheer inability to service them, for there is a definite limit to the life-insurance budget of most wage-earners, particularly in a country which assumes a motor car to be a necessity of life. People will let their insurance policies lapse rather than give up their cars and their amusements, not to mention their homes and their bread and butter.

And in the last analysis is the whole scheme one that will tend to breed as sturdy a race as the generation which bred the man who knew Lincoln? Is it for the ultimate good of mankind that we be protected from all the vicissitudes of life, even from our own weaknesses? Is it worth endangering the structure of society to achieve a regimented order which will preserve the improvident equally with the provident? Granted that the man who knew Lincoln was more fortunate in his generation than we in ours, can this ill be remedied by such initiative-destroying steps as the American Social Security Act?

I MENTIONED in a previous article that Canadians are fortunate in that they are able to watch experiments on the bodies politic and economic of their great neighbor without having to undergo the agonies of experimentation themselves. This remark is perhaps particularly apropos of this modern craving for the impossible—social security. Perhaps in the heyday of our prosperity we might have played with the millenium-like idea of social security. We did not do so and it is too late now. The needs of the present far outweigh those of the future and we must recognize the grim fact that our real social security lies in the maintenance of the status quo and the preservation of our national credit.

In the words of the theatrical profession, "the show must go on"—even if some of the less fortunate actors do not.

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Devaluation

(*Continued from Page 21*)

as franc devaluation becomes more imminent and then becomes a fact, there will be some speculative selling of commodities. On the other hand, there will probably be some purchasing of certain commodities, such as copper, as a "hedge"; but the net effect will no doubt be a general easing of values.

But these are only the short term effects. One has to assume, knowing how loathe the powers are to see their exporting industries weakened by a fall in other currencies, that the pound and the dollar, and probably some of the lesser moneys, will be gently pressed downwards. In terms of gold, the *world's* currencies, taken as a whole, will go down. And gold will certainly not be discredited as a commodity or as a standard of money, so that a rise in gold will therefore have its full effect on the price-level. It will be a kind of inflation, but without the risks and inequities of purely monetary inflation. It will mean a rise in commodity prices, and should be a gentle stimulant to business. More than that: a step will at last have been taken towards freedom in international trade. Trade restrictions of all kinds have been imposed partly, at least, to bolster up currencies and to mitigate the effects of their overvaluation. In the process of raising gold and depressing currencies the overvalued currencies will fall more or less into harmony. This is, of course, only a part of the correction of nationalism, but it is a start and may be carried further.

To the Wise Investor: INVESTIGATE!

THE VAST POSSIBILITIES OF THIS EXCEPTIONAL MINING ENTERPRISE

Here Are the Reasons:

1. Mining claims staked and under option and optioned Mineral Rights in land—13,500 ACRES.

2. Located just west of the Town of Timmins and the great Porcupine Gold Camp and extending from east to west MORE THAN 11 MILES.

3. Indications encourage the belief that the long-sought western extension of the great Porcupine Ore Zone has been discovered and extends through the length of the property.

4. Management is in the hands of capable business and mining executives who have obtained the services of a competent resident engineer and have retained Mining Research Corporation Limited in an advisory capacity.

5. A preliminary geophysical survey of the property has been made and a wide zone has been indicated which appears to extend over the full length of the property. Many parallel veins are indicated, and wherever outcroppings have been examined favorable geological conditions are found to exist. Several veins have been uncovered on surface disclosing favorable formation with spectacular showings of free gold.

6. An extensive diamond drilling campaign is now under way. No. 1 drill hole is located on the Company's easterly claims in Godfrey Township. This hole with a planned depth of 1000 ft. to 1200 ft. is being drilled on a location where 12 parallel veins over a width of approximately 400 ft. have been indicated by the geophysical survey.

7. The small authorized capital (300,000 shares) makes possible tremendous per-share earnings.

25,000 Treasury Shares now offered to the public at the price of $2.50 per share.

NO COMMISSION IS PAYABLE IN RESPECT OF THIS ISSUE.

MINERAL ESTATES
LIMITED TELEPHONE WAVERLEY 2354

HEAD OFFICE: 34 KING STREET EAST, TORONTO, ONTARIO

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To Mineral Estates Limited,
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